

The Blue Book

An end of life workbook for you
and your loved ones.

AlabamaONE[®]

One.Together.

Starting the Conversation

Planning for you or a loved one's final days is not easy, but it is a priceless gift to leave behind.

Studies show that when there is meaningful conversation about end-of-life choices, surviving family members and friends report feeling less guilt and less depression and have an easier process of grieving. Thinking through these issues before a medical crisis will help you and your loved one make decisions based on what is valued most, without the influence of stress and fear.

As you prepare for a conversation with your loved ones, ask yourself:

- What do I need to think about or do to feel ready to have this conversation?
- What concerns do I want to be sure to bring up?
- Who could I have a practice conversation with?
- Who should be a part of the discussion?
- When would be a good time to talk?
- Where would you and your loved ones feel comfortable talking?
- What do you want to be sure to say?
- How do my loved ones feel about "death talk?"
- What can I do to make it a productive discussion?

Ways to start the conversation

- I need your help with something.
- I want to prepare for the future. Will you help me?
- I was thinking about what happened to ____, and it made me realize ____.
- Even though we are ok right now, I'm thinking about ___ and I would like to be prepared.
- I went to an Alabama ONE event, and my homework is to ____.

Remember

- You do not have to cover everyone and everything at once. Be patient and give others time to think about what is said.
- Nothing is set in stone. You and your loved ones can revisit issues as circumstances change.

Keep Going

Hopefully, the initial conversation will be the first of many. Think about how it went, and how you would like future talks to go. For example:

- What do you want to remember about it and what do you want your loved ones to remember?
- Is there anything you need to clarify?
- What do you want to be sure to talk about, or ask about, next time?
- Another important follow-up conversation is putting what you talked about in writing.

Coming to a difficult conversation from a place of openness and curiosity—with a genuine interest in coming to a shared understanding with your loved one— will help the conversation be as smooth as possible.

Your Professionals

	Name, Company	Address	Email	Phone Number
Example	Jonathan Livingston, Alabama ONE	4520 21st Street, Tuscaloosa, AL 35401	JonathanLivingston @ alabamaone.org	(205) 555-5555
Accountant				
Attorney				
Banker				
Insurance Agent				
Financial Advisor				
Retirement Plan Administrator				
Pension Provider				

Other Contacts to Notify

[illegible]

Insurance Policies and Annuities

Insurance Company	Death Benefit	Policy Number	Contact Information

Important Paperwork

Important Files	Location	Notes
Estate planning files (like wills, trusts, POA)		
Birth Certificate		
Marriage Certificate		
Deed(s)		
Vehicle Title(s)		
Social Security Card		
Passport		
Stock Certificates		

Other Important Details

Safety Deposit Box _____

Safe _____

Storage Unit _____

Keys _____

**Money, tools, or other
valuables loaned out** _____

Funeral Preferences

Officiant

Eulogy

☐ Burial

☐ Cremation

☐ Body Donation

Headstone/Ashes

Type of Service

Charity in lieu of flowers

☐ Yes

☐ No

Charity

Pallbearers

Logins and Passwords

Password Manager	Provider	_____
	Login	_____
	Password	_____
Email Account	Login	_____
	Password	_____
Computer/Laptop	Passcode	_____
Tablet	Passcode	_____
Phone	Passcode	_____
Facebook	Login	_____
	Password	_____
Instagram	Login	_____
	Password	_____
Other Social Media	Login	_____
	Password	_____
Cloud Storage	Provider	_____
	Login	_____
	Password	_____
	Provider	_____
	Login	_____
	Password	_____
	Provider	_____
	Login	_____
	Password	_____

Logins and Passwords (continued)

	Provider	
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	Login	
	Password	

Accounts

List any assets, debts, or monthly bills.

EXAMPLES:

House at 312 Main Street

005005

No mortgage, title in the firebox

1992 Jeep Wrangler

123456

Parked at Cook's for classic car month ever July

Accounts (continued)

[illegible]

Alabama ONE Products & Services Checklist

Get to know our products and services, and explore how they each fit into your estate plan.

Banking

Checking and Savings Account

- ☐ Verify the account structure of your account(s) to ensure they align with your wishes.
 - *Are there joint owners on the account(s)? If so, ensure the correct joint owners are listed and still correct.*
 - *Are there beneficiaries on your account(s). If so, ensure the correct beneficiaries are listed and still correct.*

Certificate of Deposit (CD)

- ☐ Verify the account structure of your account(s) to ensure they align with your wishes.
 - *Are there joint owners on the account(s)? If so, ensure the correct joint owners are listed and still correct.*
 - *Are there beneficiaries on your account(s). If so, ensure the correct beneficiaries are listed and still correct.*

Borrowing

Mortgage

- ☐ Check mortgage and deed to make sure any joint owners are listed, and their legal name is entered correctly.
 - *Next of kin do not need to be on the mortgage loan to be added to the deed.*

HELOC

- ☐ Once you have equity in your home, a HELOC is a good line of credit to have in the event of an emergency like major repairs or renovations.
 - *Next of kin do not need to be on the loan to be added to the deed.*
 - *Only Co-Borrowers can access funds from HELOC.*

Vehicle Loan

- ☐ Check loan and title to make sure any joint owners are listed, and their legal name is entered correctly.
 - *Next of kin do not need to be on the loan to be added to the title.*

Personal Loan

- ☐ Ask about debt protection features when taking out a new loan.
 - *These can insure the remainder of the loan in the event you passed away.*
 - *See the note under “Life Insurance.”*

Recreational Vehicle Loan

- ☐ Check loan and title to make sure any joint owners are listed, and their legal name is entered correctly.
 - *Next of kin do not need to be on the loan to be added to the title.*

Protection

Safety Deposit Box

- ☐ Make sure your end-of-life documents specify where the key is.
 - *If boxes cannot be accessed, getting a locksmith to break these open often costs a few hundred dollars.*

Home & Auto Insurance

- ☐ Ensure you have manageable deductibles and appropriate coverage.
 - *Just as in life, make sure your family will not have to pay for steep expenses out of pocket.*

Life Insurance

- ☐ Review your policy or consider getting enough life insurance to cover the cost of funeral expenses, paying off debts, and replacing your income (if your family depends on it).
 - *Get quotes to ensure you have enough life insurance to protect your family in the event you passed away.*

Growth

Wealth Advisory

- ☐ Speak to a professional to align your assets with your overall financial goals. Consider how investment strategies effect both you and your beneficiaries.
 - *Update your account beneficiaries. If you pass, your beneficiary can access these funds without having to wait for a probate court.*

Business

Checking and Savings Account

- ☐ Verify authorized signers have the correct type of ownership rights.
 - *Ensure the appropriate authorized signers are on the account in the event of a death*

Land & Agriculture

Land & Agriculture Loan

- ☐ Check loans, deeds, and titles to make sure any joint owners are listed, and their legal name is entered correctly.
 - *Next of kin do not need to be on the loan to be added to the deed or title.*
- ☐ Bring loan, deed, and title information to your attorney when discussing succession planning and estate planning documents.
 - *Estate planning documents are crucial for land and business owners, and determine property distribution and succession.*

Planning for Loved Ones with Disabilities

We encourage you to research and develop a “Letter of Intent” for loved ones with disabilities. This letter should memorialize your knowledge of their needs so that it can guide future caregivers. This letter should address:

General Overview

- Social security number and license/ID number.
- Current and previous addresses.
- Diagnosis – date, diagnosing physician, symptoms that led to diagnosis, and your future goals for their quality of life.
- What you want people to know about them.
- Clothing sizes.

Personality

- How can you tell they are happy?
- What are verbal and physical signs they are unhappy?
- What triggers anxieties or fears?
- What soothing techniques help?
- Do they have particular sensitivities?
- Are they touch-seeking or touch avoiding?
- How do they communicate, including nonverbal clues if applicable?
- Describe their mobility, aides used, and assistance required.

Recreation

- Favorite vacation spots, traditions, activities, and travel companions.
- Elements of past vacations that were successful or unsuccessful.
- Travel or transportation limitations.
- Exercise routines, including how much support is required for various activities.
- Special traditions that should continue to be a part of their life.

Daily Routines

- Structured and unstructured activities your loved one does, including schedule, frequency, location, and any companions involved.
- Liked and disliked activities.
- Eat, sleep, bath, and other routines.

Behavior Management

- Behavior management programs that have had a positive impact.
- Behavior management programs that have been unsuccessful.
- People that can connect emotionally with this loved one.
- Contact information of people that can help.

Advocates

- Can your loved one advocate for themselves when asking for help, applying for benefits, getting services, etc?
- Contact information of family members and friends that act as advocates.
- Contact information of professionals that act as advocates.
- Contact information of their representative payee, if applicable.

Nutrition

- Food preferences for each meal, including favorite foods, amounts, timing, spice level, etc.
- Special occasion meals.
- Favorite meals.
- Recipe locations.
- Does your loved one prepare their own meals? Does anyone in particular prepare the meals mentioned above?
- Food allergies or sensitivities.
- Liked and disliked restaurants.
- Assistance needed with eating or cooking.

Medical

- List contact information of all medical professionals, including previous medical professionals.
- Fears, angers, or anxieties around medical professionals.
- Pharmacy location.
- Prescriptions taken, including name, dosage, time of day taken, frequency, and how it is administered.
- Over the counter medications used.
- Drug allergies or sensitivities.
- Non-food related allergies or sensitivities, like fabrics or latex.
- Visual aids, like contacts or glasses, and how often they are used.
- Auditory aids, like hearing aids, and how often they are used.
- Adaptive aids, like wheelchair, and what is needed to maintain them.
- Vaccination records.
- Residential or long-term care received.
- Previous surgeries and procedures.
- Health insurance policies, including type, carrier, policy holder, policy number, and contact information.
- How insurance coverage would change upon the death of any caregivers or guardians.

Financial

- Financial assets that would affect or benefit your loved one, including 401(k), bank accounts, life insurance policies, etc.
- Instructions for claiming accounts that name this loved one as a beneficiary.
- Financial assets belonging to this loved one, and how to access them if needed.
- Support needed in managing money, if any.
- Accounts earmarked for a specific purpose, if any.

Government Benefits

- List of all government benefits received and recertification dates.
- Benefits that may be applied for in the future.
- Accounts that should be liquidated first to receive or maintain government benefits.

Education

- List schools or special classes attended. How does your loved one get there?
- Copy of Individual Education Plan (IEP).
- Academic programs, subjects, and skills that are important to you or the loved one.
- Medication schedules while at school.
- Additional needs while at school.
- Contact information of favorite teachers or coaches who understand your loved one.
- Actual and desired level of classroom integration.
- Desires and plans for continuing education or transitioning in the workplace.

Employment

- Different types of work they may enjoy.
- Supports needed to reach their potential.
- Contact information for supervisors or managers.
- Employment income before taxes.
- If not employed, what is their main source of income?

Environment

- Do you prefer that your loved one continues to live in their current community? Why or why not.
- Supports needed to live in their preferred community.
- Environmental conditions that should be avoided.
- Accessibility measures in place at their home.
- Accessibility measures that may be necessary in the future.
- Comfort items the loved one needs in the home and how those items are used.

Social Activities

- Social activities the loved one enjoys.
- Group activities they are involved in, including frequency, location, and level of support needed.
- Special instructions for giving and receiving gifts, including what is appropriate for your loved one to give or receive.
- Activities to be avoided or minimized and why.
- Tips for successful socializing.

Religious

- Previous religious affiliations.
- Contact information for their place of worship.

Legal and Estate Planning

- Estate planning instruments you have in place.
- Location of your estate planning documents.
- Estate planning instruments your loved one has in place.
- Guardianship or conservatorship information, including names, contact information, and date established.
- Contact information for legal professionals.

Online Accounts

- List online accounts and login information that you oversee for your loved one.
- Instructions a new caregiver would need to know.

Checklist: Following the Death of a Loved One

Grief can be a long, hard journey. If you are in need of resources, please visit [Wings Across Alabama](#) or call their hotline at 844-999-4647. Please keep in mind, as Earl Grollman said: *“grief is not a disorder, a disease or a sign of weakness. It is an emotional, physical and spiritual necessity, the price you pay for love. The only cure for grief is to grieve.”*

Immediate Tasks

- ☐ Get a legal death certificate
- ☐ Arrange care for pets and/or dependents
- ☐ Secure major property, like home or vehicles
- ☐ Notify close friends and family
- ☐ Notify their employer, if any
- ☐ Notify their estate planning attorney, as their documents may indicate end of life wishes
- ☐ Notify financial institutions of death, including mortgage companies and financial advisors

Within a Few Days

- ☐ Decide on funeral plans
- ☐ Start going through the mail
- ☐ Ask the post to forward mail
- ☐ Register for the Deceased Do Not Contact (DDNC) List
- ☐ Perform a more thorough home check – toss food, water plants, etc.
- ☐ Write an obituary

Leading up to Funeral Plans

- ☐ Determine whether you will need financial assistance
- ☐ Look into veterans' benefits, if applicable, at [benefits.VA.gov](#)
- ☐ Choose funeral participants
- ☐ Set the funeral schedule
- ☐ Order printed materials and flowers
- ☐ Coordinate food and drinks, if desired
- ☐ Spread the word

Within a Few Weeks

- ☐ Order a headstone
- ☐ Order copies of the death certificate for various needs, usually 5-10
- ☐ Contact the social security office for survivor benefits
- ☐ Notify life insurance companies
- ☐ Cancel other insurance policies
- ☐ Identify and pay important bills
- ☐ Close credit card accounts
- ☐ Notify credit reporting agencies to prevent fraud
- ☐ Cancel the deceased driver's license
- ☐ Memorialize Facebook account, if applicable
- ☐ Close email accounts
- ☐ Once death certificate is received send to the appropriate departments mentioned from notification of death

NOTES:

[illegible]

[illegible]

NOTES:

[illegible]

NOTES:

[illegible]

OUR LOCATIONS

**Main Branch
(Corporate Headquarters)**
1215 Veterans Memorial Pkwy
Tuscaloosa, Alabama 35404

**Alabama Rural Electric
Credit Union**
340 Technacenter Drive
Montgomery, Alabama 36117

Alberta Branch
2735 University Boulevard East
Tuscaloosa, Alabama 35404

B.F. Goodrich Branch
4520 21st Street
Tuscaloosa, Alabama 35401

Brewton Branch
2549 South Boulevard
Brewton, Alabama 36426

Carrollton Branch
194 Reform Street
Carrollton, Alabama 35447

Cherokee County Branch
500 Cedar Bluff Road
Centre, Alabama 35960

Demopolis Branch
1317 US Highway 80
Demopolis, Alabama 36732

Dothan Branch
6167 Fortner Street
Dothan, Alabama 36305

Fayette Branch
1678 Temple Avenue North
Fayette, Alabama 35555

Goodwater Branch
22484 AL Highway 9
Goodwater, Alabama 35072

Gordo Branch
313 Main Street
Gordo, Alabama 35466

Hollis Crossroads Branch
8333 US Highway 431
Heflin, Alabama 36264

Hwy 43 Branch
4750 Rose Boulevard
Northport, Alabama 35475

**Jack Warner
Operations Center**
1000 Jack Warner Parkway
Northeast
Tuscaloosa, Alabama 35404

Lake View Branch
22170 AL Highway 216
McCalla, Alabama 35111

Linden Branch
116 East Coats Avenue
Linden, Alabama 36748

McIntosh Branch
7895 US Highway 43
McIntosh, Alabama 36553

Millbrook Branch
3390 AL Highway 14
Millbrook, Alabama 36054

Mt. Vernon Branch
945 Coy Smith Highway
Mt. Vernon, Alabama 36560

Northport Branch
1501 McFarland Boulevard
Northport, Alabama 35476

Pike Road Branch
41 House Street
Pike Road, Alabama 36064

Rice Mine Branch
4605 Rice Mine Road Northeast
Tuscaloosa, Alabama 35406

Roanoke Branch
3140 US Highway 431
Roanoke, Alabama 36274

Rockford Branch
9636 US Highway 231
Rockford, Alabama 35136

Samson Branch
13148 AL Highway 52
Samsom, Alabama 36477

Skyland East Branch
3700 Skyland Boulevard East
Tuscaloosa, Alabama 35405

Skyland West Branch
70 Skyland Boulevard East
Tuscaloosa, Alabama 35405

Taylorville Branch
6822 Highway 69 South
Tuscaloosa, Alabama 35405

Valley Branch
3202 20th Avenue
Valley, Alabama 36854

Wadley Branch
312 Main Street
Wadley, Alabama 36276

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Equal Housing Opportunity.

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