

Our Last Few Breaths in this World...

Written by Bill Schretter, CLU®, ChFC®, CFP®, ATA®

We are all human. Just as there was a day we were born, there will be a day that we die. Even though we have the potential of living longer and have more productive lives than past generations, we must still submit to the fact that we have a 100% chance of death. Even though life expectancy is increasing, mortality is still 100%.



When our final day or hour comes, whether we are in the hospital, hospice, or on the cold concrete ground on a dark night, there will come a time when we will reach our last few breaths in this world. There will come a time when we will begin letting go of this world and embracing the next. There will come a time when our memories and our thoughts will focus on just a few important truths, while everything else vanishes away. In those moments, what do you want to think about?

During those last few breaths and last few thoughts, what do you want those thoughts to be about? Do you want them to be filled with regret or provide you with peace of mind? What will you worry about?



What Would Your Concerns and Regrets Be?

According to near death studies and patient surveys within hospice organizations, patients are truly not concerned about how much time they spent in the office, or all the vacations they had not taken, or the money they spent.

According to studies, as we approach death, we become far more concerned about the people we are leaving behind, and we seek the opportunity to say goodbye and provide helpful insight. We wish we had the opportunity to make sure they knew that we love them, that we appreciate them, that we forgive them, and request their forgiveness too. We worry not just about how we are leaving them financially but become far more concerned about how we are leaving them emotionally. What is the state of our relationship with those that we love?

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As we approach death, especially when it is quicker than planned, we become more concerned about our immortality. We become concerned about what we are leaving behind as messages and inspiration for future generations. We wish we had done more good deeds in this life, but unfortunately, we are out of time. We can develop regret and fear as we let go of this world and embrace the next, especially if our family and friends are not with us. In short, our minds and heart complete a full circular review of our life, our family, our community, and finally we become far more focused on how we are leaving our relationships. Through all of this, we may pray to God, requesting assistance that our family members know that we loved them and will be taken care of as we transition from this world.

The Many Purposes of the Legacy Message™

The Legacy Message™ can help direct how you will be remembered, provide valuable instructions to your executors, trustees, and guardians to help guide decisions. The Legacy Message™ provides clarity to your beneficiaries and even the probate court regarding reasons for provisions in your estate plans and your expectations for the conduct of family members during the estate settlement.



You provide to your beneficiaries' insight into the property and purpose of their specific inheritance. Through your own voice, your Legacy Message™ allows them to hear and see your love, purpose, and concern. This encourages family unity and harmony. Your voice, experience, and your expressions of love inspire those you care about to move on with their lives.

The Legacy Message™ reduces fear and regret by delivering inspiring messages of love, appreciation, advice, and forgiveness to those you care about (spouse, children, grandchildren, family, friends, business partners, and your greater community). You will know that your “voice” will continue. Through the delivery of your Legacy Message™; you have that opportunity to share with those you care about, at the key times in their life, the advice, and the stories that you think are

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important to inspire them. Your “wealth of wisdom” can help them avoid the same mistakes that you made. You can have a positive and active role in their life.



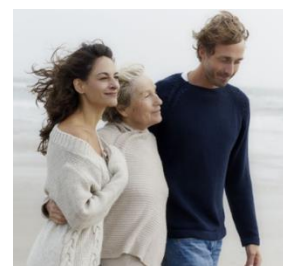
As a CERTIFIED FINANCIAL PLANNER™ who has reviewed many estate plans, I know the importance of having a well-documented estate plan that considers 911 scenarios, the ages of children, and their ability to manage wealth. For some adult children, the proceeds from a life insurance policy can be a blessing, but for others it can adversely impact their life.

There is more to an estate than just the stuff left behind. There is a “wealth of wisdom”, “stories of inspiration”, and words of love that can do far more to change a life than just a check. To those you leave behind, your voice and written words of love, appreciation, and advice have great value.



In the final moments of your life, during the last few breaths, what do you want your last few thoughts to be? Do you want them to be of fear and regret or of love and hope? Through the Legacy Message™, you have the ability to be assured that your final messages of love, appreciation, advice, and forgiveness are delivered, along with any final directions, reasons, and insights into the goals and execution of your estate planning documents. No matter what happens, no matter the age or event, you will know that your Legacy Message™ will be delivered. Even if you do not have the opportunity to say “goodbye” in the real world, you will have the ability to say “goodbye” virtually.

What is such an opportunity to leave a Legacy Message™ worth to you and to your family? How do you want to be remembered? There is peace of mind from knowing that your estate plan and your Legacy Message™ are in good order.



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About the Services and Products that Life-Legacy Services Offers:

Life-Legacy Services helps you plan your estate and craft your Legacy. Life-Legacy Services offers several services to help you prepare your estate and share your final messages of love, appreciation, and advice to those you care about. Because of what we do for you, you will know, through every moment of your life, that your estate is organized, and your messages of love, appreciation, and advice will be delivered to your spouse, children, family, friends, colleagues, and community in the future as planned. You will have peace of mind because you will know that your family vision, your estate, your voice, and your values will continue.

Your Legacy Message™ Recording

A Legacy Message™ can be an audio and video recording preserved using multiple media formats and available for review by beneficiaries and future generations at specific dates or events (according to instructions). It provides the opportunity to tell your family stories, share your family vision, and relate your life experiences. In your own voice you share your message of love, appreciation, and advice to inspire future generations.

Your Legacy Book™

An heirloom **Legacy Book™**, with your chosen legacy questions answered in your own handwriting, complemented with your favorite life pictures. This book will memorialize your life and inspire future generations through the critical moments it shares from family history and your favorite memories and stories.

Your Legacy Portrait™

A framed inspirational Legacy Message™ that is given to your family and friends, customized to each individual where you can share a message to inspire family members, friends, and business partners to remember you. It reminds them to continue to live their life with the realization that you loved and appreciated them. A tangible message worthy of display.

Your Legacy Gift™

A tangible gift, engraved, painted, or printed with a small message as a memento to remember you and your love for them along with your message. Some families choose a favorite family recipe, a family picture, a locket, etc. We will help you choose a gift that provides a tangible reminder of the life and the love that you shared that would be worthy of display.

LEAD Organization™

We work with you to review and update your estate plan, get documents organized and accessible to your executors, trustees, guardians, etc. We provide educational opportunities to beneficiaries, valuation services of personal property, and assist executors and trustees to prepare property for transfer or sale during the estate settlement process.