



The Goodbye Guide

Tools and checklists to help you prepare details of your estate and leave instructions for your end of life.





About

COTA NT is the peak body representing the interests and rights of people aged 50+ in the Northern Territory.

As a member of the COTA Federation, COTA NT collaborates with other State and Territory COTAs as well as COTA Australia to advocate and influence (on a state and national level) on matters that are important to older Australians.

COTA NT represents the interests of Territory seniors on many advisory committees and reference groups including the Minister's Advisory Council for Senior Territorians (MACST).

Our advocacy work includes collaboration with our Members, Club and Associate Members, service providers and sector partners on issues such as health, elder abuse, housing, employment, aged care, rights, and more.

We would like to acknowledge the original work upon which the COTA NT's **The Goodbye Guide** is based, *Chris Jeffery, Chief Policy Officer (2022) 'The Goodbye Guide', Council on the Ageing (WA), Perth* Published by Council on the Ageing Western Australia and available at www.cotawa.org.au.

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COTA NT also acknowledges the Traditional Owners and Elders past, present and emerging, of these lands where we work and live; teach and learn; talk and listen.

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Foreword

It is our hope that this guide helps empowers and enables you to:

- **start conversations and have discussions about the end of life with a spouse, family or loved ones.**
- **record and share your choices about your life and its end.**
- **enjoy peace of mind.**

If you have ever been responsible for the arrangements that follow someone's death, you will know how much easier it is if the deceased has left very clear instructions about their wishes, the location of important documents and instructions on how to access them.

Making sure the right people know your plans and where to find

everything helps provide peace of mind for everyone concerned, as well as far less work.

Here is where our Goodbye Guide can help you plan, prepare and store your paperwork and important documents.

The documents listed in this booklet are intended to be a guide only: some documents listed may not be applicable to you. There may be other documents not listed which are unique to you and your situation that you may also wish to include.

IMPORTANT: Do not write down any sensitive information in The Goodbye Guide such as bank account numbers, PINs or key security information. You should keep this information confidential yet share its secure location.



Conversations starters

It's a good idea for you to be prepared to start the conversations about your end of life choices and plans with your family and loved ones.

Although 9 out of 10 Australians believe planning for death is important, only one-third of us have put that belief into action. It can be emotional and it can be difficult to talk about, but you may be able to start conversations by saying,

- "I need to think about the future. Will you help me?"
- "I was thinking about what happened, and it made me realise____."
- "Even though I'm okay right now, I'm worried that _____, and I want to be prepared."
- "I've been speaking to my doctor,

and s/he has asked me to think about a few things."

"Finally, and importantly, make peace with everyone. Say what you want to say long before your life ends. Leave loving and positive memories for your loved ones to remember you by."

Chris Jeffery, COTA (WA)

Before you start working through the checklists in this book, decide where you are going to keep your information safe and secure.



Your safe & secure space

Having all of your paperwork up to date and in one place, with its location known by someone trusted, will make it easier if you need help with financial and legal matters.

The documents listed in this booklet are intended as a guide only: some may not be applicable to you and you may wish to include other documents unique to you and your situation. (A sample entry below shows how the checklist can be used.)

- 1. Decide on the locations** for your instructions and your important documents.
- 2. Choose your storage** - special box, filing cabinet, safe, drawer or central place to keep important documents in. This can be very useful if you need to 'grab and go' information in

case of fire or other emergency.

- 3. Inform several trusted people** know where to find the instructions and information you have written down and the location of your important documents.
- 4. Have a clean up** Be ruthless and have an annual clean out of your things. Ensure your important keepsakes don't end up at the tip. Donate items of value to op shops, charities, clubs and to your loved ones.

Put important things in clearly marked boxes. Details like passwords, pins and usernames should be kept in a secure place. Keep this Guide secure or the locations you specify in this Guide secure.

Checklist #1 Proof of identity

Type of identity document	Yes	No	Location / comments
Birth certificate	<input type="checkbox"/>	<input type="checkbox"/>	
Marriage certificate / civil union	<input type="checkbox"/>	<input type="checkbox"/>	
Divorce certificate	<input type="checkbox"/>	<input type="checkbox"/>	
Citizenship certificate	<input type="checkbox"/>	<input type="checkbox"/>	
Current or expired passport	<input type="checkbox"/>	<input type="checkbox"/>	
Driver's licence	<input type="checkbox"/>	<input type="checkbox"/>	
Medicare card	<input type="checkbox"/>	<input type="checkbox"/>	
Services Australia / DVA cards	<input type="checkbox"/>	<input type="checkbox"/>	
Photo ID issued by Territory or Federal government	<input type="checkbox"/>	<input type="checkbox"/>	
Proof of Age card with photo or signature issued by Territory government	<input type="checkbox"/>	<input type="checkbox"/>	
Legal Change of Name record or Deed Poll certificate	<input type="checkbox"/>	<input type="checkbox"/>	

SAMPLE

Type of identity document	Yes	No	Location / comments
Passport	Yes	<input type="checkbox"/>	in my lock box

Checklist #2 Health



Health details

Yes

No

Location / comments

Local GP	<input type="checkbox"/>	<input type="checkbox"/>	
Dentist	<input type="checkbox"/>	<input type="checkbox"/>	
Specialist Health Professionals	<input type="checkbox"/>	<input type="checkbox"/>	
Allied Health	<input type="checkbox"/>	<input type="checkbox"/>	
Private Health Fund including membership number	<input type="checkbox"/>	<input type="checkbox"/>	
Organ donation wishes	<input type="checkbox"/>	<input type="checkbox"/>	
Aged Care Service Provider (home care, respite, residential)	<input type="checkbox"/>	<input type="checkbox"/>	
Any other home support	<input type="checkbox"/>	<input type="checkbox"/>	
Advance Personal Plan (APP) (also listed in <i>Checklist #7 Legal matters</i>)	<input type="checkbox"/>	<input type="checkbox"/>	
Advance Personal Plan with health and aged care preferences	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	

In the NT, your Advance Personal Plan (APP) - also known as a living will - is a legal document that can set out your future health, financial and life choices should you be unable to make decisions for yourself due to age, illness or accident. See *The Goodbye Guide Resources*.

Checklist #3 Registrations

Type of document	Yes	No	Location / comments
Car registration and licence	<input type="checkbox"/>	<input type="checkbox"/>	
Boat registration and licence	<input type="checkbox"/>	<input type="checkbox"/>	
Caravan registration and licence	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	

Checklist #4 Pets

Type of document	Yes	No	Location / comments
Ownership and registrations	<input type="checkbox"/>	<input type="checkbox"/>	
Pet/s Caregiver/ Guardian's details	<input type="checkbox"/>	<input type="checkbox"/>	
Pet/s Trust details	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	

Pets are considered legal property, so you need to make provision for them in your will. Leave detailed information for their new carer. Ongoing care instructions could include feeding, medications, exercise routines, grooming (and groomer), vet's name and contact details. Money in a Pet's Trust can be used to pay for their care and day to day expenses.

Checklist #5 Home

Type of document	Yes	No	Location / comments
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Telephone account record / bills	<input type="checkbox"/>	<input type="checkbox"/>	
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Internet service provider records	<input type="checkbox"/>	<input type="checkbox"/>	
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Power and Water account details	<input type="checkbox"/>	<input type="checkbox"/>	
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	<input type="checkbox"/>	<input type="checkbox"/>	
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	<input type="checkbox"/>	<input type="checkbox"/>	
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Checklist #6 Social

Type of record	Yes	No	Location / comments
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Membership records (library, movies, social groups, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	
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Sporting teams / clubs / recreational groups	<input type="checkbox"/>	<input type="checkbox"/>	
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Professional associations	<input type="checkbox"/>	<input type="checkbox"/>	
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Spiritual supports	<input type="checkbox"/>	<input type="checkbox"/>	
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Close friends	<input type="checkbox"/>	<input type="checkbox"/>	
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Checklist #7 Legal matters

Type of document	Yes	No	Location / comments
Will	<input type="checkbox"/>	<input type="checkbox"/>	
Executor/s	<input type="checkbox"/>	<input type="checkbox"/>	
Solicitor	<input type="checkbox"/>	<input type="checkbox"/>	
Advance Personal Plan (APP)	<input type="checkbox"/>	<input type="checkbox"/>	
Substitute Decision Maker/s	<input type="checkbox"/>	<input type="checkbox"/>	
Property deeds, titles and lease documents*	<input type="checkbox"/>	<input type="checkbox"/>	

*These include the title to your house and land. If the property is under mortgage, the original title will be held by the mortgage lending institution. Lease documents will provide details of the property you are leasing.

See also *Checklist #8 Finances*



Insurances (e.g. home, life, care, pet)	<input type="checkbox"/>	<input type="checkbox"/>	
Prepaid Funeral or Memorial plans / contracts	<input type="checkbox"/>	<input type="checkbox"/>	
Other prepaid contracts or arrangements (e.g. Pet Trust)	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	

Checklist #8 Finances

Type of document	Yes	No	Location / comments
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Bank	<input type="checkbox"/>	<input type="checkbox"/>	
Credit cards and/or store cards	<input type="checkbox"/>	<input type="checkbox"/>	
Accountant name and contact details	<input type="checkbox"/>	<input type="checkbox"/>	
Pension and/or Superannuation details including beneficiaries & any overseas pensions*	<input type="checkbox"/>	<input type="checkbox"/>	

*To ensure you have appropriately nominated beneficiary arrangements in place for your superannuation money: check your super fund offers beneficiary arrangements that suit your circumstances, check those you are nominating are eligible, if you plan to nominate your legal personal representative make sure your Will is up to date, complete and sign a beneficiary/ries form and send to your fund.

Make sure your review and renew nominations before they expire.

myGOV details	<input type="checkbox"/>	<input type="checkbox"/>	
Employer information (including all contact details and latest payslip)	<input type="checkbox"/>	<input type="checkbox"/>	
Direct debits (This list will prevent your estate paying bills unnecessarily)	<input type="checkbox"/>	<input type="checkbox"/>	
Mortgages and any other loans - details of lending institutions and agreements.	<input type="checkbox"/>	<input type="checkbox"/>	
Investments (e.g. shares, stocks, dividends, rental property)	<input type="checkbox"/>	<input type="checkbox"/>	
Taxation records and Tax File Number (keep a copy of your most recent returns)	<input type="checkbox"/>	<input type="checkbox"/>	
Details of other regular payments (e.g. cleaner, gardening, poolman, AANT)	<input type="checkbox"/>	<input type="checkbox"/>	

Checklist #9 Digital assets

Digital assets register

Yes

No

Location / comments

Social media accounts

☐☐

Social media accounts include: email, Facebook, Instagram, Twitter, SnapChat etc. Store your login and password details in a secure location, but one which you share with a trusted person.

Online retail and payment systems

☐☐

These may include: Amazon, eBay, Woolworths, Coles and other stores.

Digital items (movies, games, eBooks, etc.)

☐☐

These may include: Netflix, Paramount, Apple TV, Foxtel, Kayo, Nintendo and others.



Checklist #10 Special items

Special items or bequests

Yes

No

Location / comments

Family documents (see *My Life Story* booklet)

☐☐

Ancestry information

☐☐

Photographs and albums (digital and print)

☐☐

Letters and keepsakes

☐☐

Checklist #11 Funeral

Things to do	Comments / decisions	Done
Check if you already have funeral cover as part of bereavement payments, superannuation, health insurance or veterans cover.		<input type="checkbox"/>
If you are choosing a funeral product, shop around for different quote and coverage.		<input type="checkbox"/>
When you decide on a product, ensure you understand the description or product disclosure statement and have the opportunity to ask questions.		<input type="checkbox"/>
Receive an itemised breakdown of all the costs, fees and charges involved beforehand.		<input type="checkbox"/>
Discuss extra fees and charges, including administration, cancellation, refunds and transfers.		<input type="checkbox"/>
Name of your funeral organiser and what happens if they are unavailable.		<input type="checkbox"/>
Check for a cooling off period and use it to re-evaluate your satisfaction with your product and decision.		<input type="checkbox"/>
Talk to a trusted person, financial planner or community worker about your decision.		<input type="checkbox"/>
Discuss your arrangements with family and friends and talk about what you want to happen.		<input type="checkbox"/>

Helpful links

NT GOV What to do if someone dies Secure properties and valuables Look for a will Arrange for funeral costs to be paid Arrange a burial or cremation Register the death and apply for a death certificate Administer the estate	https://nt.gov.au/law/bdm/what-to-do-if-someone-dies/introduction https://nt.gov.au/law/bdm/what-to-do-if-someone-dies/secure-properties-and-valuables https://nt.gov.au/law/bdm/what-to-do-if-someone-dies/look-for-a-will https://nt.gov.au/law/bdm/what-to-do-if-someone-dies/arrange-for-funeral-costs-to-be-paid https://nt.gov.au/law/bdm/what-to-do-if-someone-dies/arrange-a-burial-or-cremation https://nt.gov.au/law/bdm/what-to-do-if-someone-dies/register-the-death-and-apply-for-a-death-certificate
NT Consumer Affairs Avoid a funeral R.I.P. off	https://consumeraffairs.nt.gov.au/for-consumers/senior-territorians
Moneysmart Paying for Your Funeral Paying for Funerals for Indigenous and Torres Strait Islander People	https://moneysmart.gov.au/living-in-retirement/paying-for-your-funeral https://moneysmart.gov.au/indigenous/paying-for-funerals
Department of Veteran Affairs Help to Pay for a Funeral Funeral Bond and Prepaid Plans	https://www.dva.gov.au/get-support/financial-support/support-families/bereavement-payments/help-pay-funeral https://www.dva.gov.au/get-support/financial-support/income-support/what-changes-your-payments/your-business-or

Resources

Office of the Public Trustee (Advance Personal Plans and Wills)

Freecall: 1800 517 223

Darwin Phone: 08 8999 7271 | Alice Springs Phone: 08 8951 5338

agd.publictrustee@nt.gov.au

<https://nt.gov.au/law/processes/about-public-trustee>

<https://nt.gov.au/law/bdm/make-a-will>

<https://nt.gov.au/law/bdm/being-an-executor>

<https://nt.gov.au/law/processes/trusts>

<https://nt.gov.au/law/rights/advance-personal-plan>

<https://nt.gov.au/law/bdm/will-and-estate-management-fees>

Darwin Community Legal Services (DCLS), Seniors & Disability Rights

1800 812 953

NT Legal Aid 1800 019 343

Elder Abuse Information 1800 037 072

National Elder Abuse Hotline 1800 353 374

Australian Human Rights Commission 1300 656 419

- **Your Rights at Retirement:**

<https://humanrights.gov.au/our-work/age-discrimination/publications/your-rights-retirement-2013>

Relationships Australia Senior Relationship Services

08 8923 4999 (Darwin) 08 8950 4100 (Alice Springs)

Aged Care Navigator (Darwin) 0466 544 552

Aged Care Navigator (Alice Springs) 0423 828 588



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