

Opal's Advance Planning: Summary Guide (CA Edition), 2025



Your simplified resource for end-of-life, cremation, and estate planning in California.

Why Advance Planning Matters

- **Eases Emotional Burden** - *Planning helps families avoid overwhelming decisions during grief.*
- **Ensures Your Wishes Are Honored** - *Documents like an Advance Directive, prearranged cremation plans, or a will prevent confusion and conflict.*
- **Provides Financial Clarity** – *Understand and manage costs associated with end-of-life care.*
- **It's Easier Than You Think** - *Many steps, like a healthcare directive, take less than an hour and cost little or nothing.*

Key Types of Advance Planning

Completing several of these together creates a more complete and protective plan for both you and your loved ones.

	Estate Planning		Health Care	Financial Assets	Funeral Services
Who can help?	Lawyer, legal assistance services		Hospice, lawyer, hospital, assisted living staff	Representative from company, online account option	Cremation and funeral service providers
Types of Documents	Will*		Advance Directive*		
	Trust	Power of Attorney (POA)	Do Not Resuscitate (DNR)	Add Beneficiary to Accounts*	Prearranged Funeral Services*
Purpose	<ul style="list-style-type: none">• Specifies distribution of assets after death• Designates	<ul style="list-style-type: none">• Names someone to handle matters if person becomes incapacitated• Specifies authority of agent	<ul style="list-style-type: none">• Outlines healthcare preferences (life support)• Designates agent to carry out your wishes• DNR: treatment if heart stops	<ul style="list-style-type: none">• Person(s)	<ul style="list-style-type: none">• Preplans your wishes related to funeral services• May be prepaid or unpaid
Cost	\$200 - \$5,000+	\$50 - \$500	\$0 - \$50+	No cost	Cost of future services if prepaid

Wills and Living Trusts

A **will** is a legal document that communicates how you want your property, other assets, responsibilities handled after death. A **living trust** also specifies your wishes with regards to assets when you die, but also allows assets to transfer directly to beneficiaries without going through probate.

Estimated Cost:	\$200–\$5,000+ (depending on complexity)
Professional Help:	Estate planning attorney or certified legal service

Advance Healthcare Directive/Living Will

This form, part of Advance Care Planning, or ACP, lets you appoint someone – called an agent, proxy, or surrogate - to make medical decisions if you're unable, and allows you to outline specific healthcare preferences (e.g., life support, resuscitation).

Estimated Cost:	Often free; \$0–\$50
Professional Help:	Your physician, hospice, hospital, or elder law attorney

Power of Attorney (POA)

A Power of Attorney form designates someone handle your financial or legal matters while you're alive but incapacitated.

Estimated Cost:	\$50–\$500
Professional Help:	Estate or elder law attorney

Preplanned Funeral or Cremation Services

Cremation has become an increasingly popular choice for end-of-life arrangements due to its flexibility and affordability. They can be prearranged at any time prior to death.

Estimated Cost:	Varies - Depends on memorial services selected
Professional Help:	Funeral director, insurance agent, or financial advisor

Benefits of Choosing Cremation

- **Cost-Effective:** Generally less expensive than traditional burial.
- **Flexibility:** Allows for various memorial options, including scattering ashes or keeping them in an urn.
- **Simplicity:** Often involves fewer logistical considerations than burial.

There are multiple ways individuals in California **can prepay or arrange for** their funeral or cremation services:

Prepaid Funeral and Cremation Services	Insurance-based preneed policies through providers like Homesteaders
	Funeral trusts are often managed by the funeral home or a third-party trustee.
Prearranging services without prepayment:	Completing all necessary forms and authorizations, but deferring payment until the time of need.
Payable-on-death (POD) bank accounts	Can be set up specifically to cover final expenses.

Beneficiary Designations – *Directs Transfer of Assets*

In California, a **beneficiary** is the individual (or organization) named to receive specific assets upon someone's death—most commonly on financial, investment, and insurance accounts.

Estimated Cost:	Free; can be done in your online account
Professional Help:	Financial advisor or account administrator

Steps to Begin Advance Planning

- **Reflect on your values and wishes**
- **Research local providers and professionals who can assist you**
- **Document your decisions**
- **Share with family and caregivers**
- **Review annually**

If You Can Only Do a Few Things, Start Here

Start with:

- **Advance Healthcare Directive**
- **Power of Attorney**
- **Will or Trust**

Jargon Translator

<u>Term</u>	<u>What It Means</u>
Advance Directive	A form that names who will make medical decisions for you if you can't speak for yourself
DNR	Do Not Resuscitate – tells emergency responders not to perform CPR in the event of heart failure
Living Trust	A document that allows your property to go to loved ones without going through court
Probate	The legal process of distributing someone's property after they die
Power of Attorney	A legal form that lets someone act on your behalf for finances or legal matters
POLST	Physician Orders for Life-Sustaining Treatment – medical instructions for end-of-life care
Will	A document that says who should get your belongings, property, and other assets when you die

Final Thoughts

Advance planning is a lasting gift. Even one step can relieve your family's burden.

Have questions? Visit opalcremation.com or call us at 888-963-2299.