

# A PRACTICAL GUIDE TO PLANNING FOR GOLDEN YEARS For HCCC SENIORS

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# HCCC SENIORS PROGRAM OBJECTIVES

## Educate on Golden Year Healthy Living:

As we age, we all wish to grow old gracefully. Getting old does not necessarily mean we are automatically going to have poor health, confined to wheelchair. Many elderly who live a healthy lifestyle.

## Old Age Planning:

- Seeds of love and happiness bring forth a happy old age.
- Pay attention to the aspect of life while we are still young and strong.
- Create a financial safety plan for old age.
- Develop daily exercise habit.
- Learning to relax in every life situation (remember nothing is permanent)
- Building meaningful relations with family and friends.
- Learn how to keep balance in mind, body and spirit.
- Have a positive attitude.
- Make advance arrangements to reduce burden on family.

# HCCC SENIORS PROGRAM OBJECTIVES

- First Priority (Advance Medical Directive):

Today you have learned the importance of Advance Medical Directive. If you already haven't done so, please take time to set this as top priority.

- Second Priority (Our Last Wishes):

Before we come close to our end of life, it is our duty to prepare over selves, the spouse and family members about our wishes. In the following slides we will discuss this in detail.

# Two important Life Events Celebrated

- First Event:

When a SOUL enters a body to take birth as a baby & this event is celebrated as a very Happy occasion.

- Second Event:

When a SOUL exits the body & takes last breath, this event is called death. This event is perceived as an event which leaves behind all family members and friends are grieving.

Why we grieve:

1) We don't prepare ourselves & Family and Friends for such event.

2) Perception that we live as if we will going to live for ever.

## Reduce Grieving by Life planning

### **1- If we can reflect upon our life:**

- We plan for many things during our life span:
  - Birthdays
  - Children's education
  - Family Vacations
  - Children's Weddings
  - Anniversaries
  - Retirements etc. etc.

### **2- Doesn't it make sense to plan for final arrangement which will:**

- a) Eases burdens placed on the loved ones we will leave behind grieving.
- b) Why won't you exit this life with same dignity with which you lived your life.

# Overview of Life Planning Recommendations

**It is recommended that you write down your wishes, discuss with your spouse, children (if you feel comfortable)**

- 1- Name, email address, phone number, email addresses, of your relatives & friends, you would like them to be informed.**
- 2- Your legal name, place of birth, social security & current address.**
- 3- Father's & Mother's name and birthplace.**
- 4- Your Spouse legal name, place and date of birth.**
- 5- Date & place of marriage, Marriage Certificate if available.**
- 6- Aadhar Card, Bank accounts in India & Pan Number, bank contact name & email address & phone number.**
- 7- The last employer, HR contact person, phone number & address.**
- 8- Family Gotra (many of our younger family members may not know)**

# Detailed Life Planning Recommendations - Page

- 1- Advance Medica Directive
- 2- Will - either handwritten (holographic) or typed -
- 3- Citizenship or green card or visitor visa papers, as applicable.
- 4- Life Insurance Policies, include agent's name and phone number, WhatsApp number and email address.
- 5- Other insurance policies (property, car, health), agents name, phone & email address.
- 6- Bank name, accounts, passbooks and **log-in** information.
- 7- Vehicle Bill of Sale if you own vehicle (**pink slip**)
- 8- Prior two years income tax returns (**India & or USA**)
- 9- Disability claims if any (**details with contact information**)
- 10 Social Security payment letter
- 11- Bank accounts (savings/Checking/CD etc.) - **in India & USA**
- 12- Bank Deposit Box ( Box number & add someone family)

# Detailed Life Planning Recommendations -

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- 1- Doctor's Name, phone number, Health Insurance information
- 2- Advance Directive copy for doctor & hospital. Share with your family members and close friends
- 3- Mortgage, property tax, rent payment information
- 4- Any instalment papers (Property, Insurance, Vehicle etc.)
- 5- Preferred Temple, **Priest** information & phone number
- 6- Pension papers, contact information
- 7- Maintain list of preferred places for donation of cash etc.
- 8- Attorney name, phone number, email.
- 9- **Put your wishes in writing and sign with date.**
- 10- Keep all documents in secure but obvious place but absolutely not



# Detailed Life Planning Recommendations - Page 3

## THINGS TO DO

Death is imminent -make your last journey a celebration of Life by discussing it with your family members or write your wishes and let someone you trust know.

**BE PRACTICAL, NOT EMOTIONAL WHEN DISCUSSING WITH SPOUSE & FAMILY.**

- 1- Upon our passing, certainly there will be phone calls to make, local errands to run and household details to take care of.
- 2- Write down names of everyone you hold close to your heart, phone number, WhatsApp and emails etc.
- 3- Include in your list nearby special people who can be called upon immediately to help your grieving family members.
- 4- Collect and keep copies of important documents at a convenient but safe place. **(in the knowledge of your spouse)**

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## (Discuss Following with your Loved Ones)

1- Write down your last wishes on a blank paper. Read them at

least **once** a day for at least **5** days and **edit** as you review.

2- Once finalized, discuss with your spouse **first**.

3- Have a joint meeting with your children (if you feel comfortable).

Let them know what your wishes are.

4- Don't be sentimental while discussing your wishes with your spouse and children.

5- Don't forget to let them know what you would prefer.

6- You will be **surprised** how much your spouse & children will respect your wishes.

# Detailed Life Planning Recommendations -

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- 1- If you have bank accounts and properties in India, write clearly details and on your instructions what you would like to do with the property, your preferred real estate agent or friend who has knowledge about the property. (Add copies if available or locations in India with contact info)
- 2- Govt of India now have all information and rules online. Keep yourself informed with latest rules and websites.
- 3- If you plan to pass on any assets to charity of your choice, define

**To keep your family happy and cohesive it is important that you and your spouse make the following decisions without discussing with your children. This is not a complete list.**

**1- Jewelry Distribution:**

**Take pictures, print and write on back who you and your spouse would like to have your jewelry.**

**2- Expensive Sarees:**

**Take pictures, tag the sarees with name of family members who you prefer to have your sarees.**

**3- Artifacts and collections:**

**Take pictures, write the name of individuals who would like to preserves what you collected for your keepsake.**

# Detailed Life Planning Recommendations – Page 7

- Planning for your exit

As life moves from one phase to the next, it brings new set of challenges and opportunities. At the end of life, when exhale the last breath, the physical body is left on planet earth.

Following guidelines are to plan for your physical body.

## Website

Visit our website (HCCC is part of this organization) which has very detailed information:

[www.hinduci.org/lastrites](http://www.hinduci.org/lastrites)

The website lists the key event timeline for Hindu last rites process and checklist.

# Detailed Life Planning Recommendations – Page 8

- Key Planning Topics:

During your lifetime, as an individual, we have attended funerals and cremations of our friends and relatives. You should write what you would prefer the rites should be performed.

1. Priest selection- list your preferred priest name and contact information.
2. Rituals - list your preferred rituals to be performed.
3. Practices - your preferred way of bidding farewell. If you know what you wish to do, please write it down.
4. List Do and Don'ts to avoid confusion amongst the bereaving family members.
5. You may make advance arrangement for your cremation preferred location to reduce the burden on your family. (few names of cremation places are listed on the following slide. More on our website. If you prefer one over the other, please don't hesitate to write down on your wish list).

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## **Funeral & Cremation places who understands the Hindu Rituals & have preferred packages for Hindu Cremation.**

1. Chapel of Chimes - 32992 Mission Blvd., Hayward, CA 94544 Ph: 510-471-3363
2. Chapel of Chimes - 4499 Piedmont Ave, Oakland, CA 94611 Ph: 510-654-0123
3. Chapel of the Angels - 40842 Fremont Blvd. Fremont, CA 94538 Ph: 510-656-1226
4. Jess C. Spencer Crematory - 21228 Redwood Rd. Castro Valley, CA 94546  
Ph: 510-581-9133
4. Neptune Society, Oakland & Castro valley Ph: 510-451-0887 & 510-889-7110
5. Hull's Walnut Creek Chapel - 1139 Saranap Ave, Walnut Creek, CA 94549 Ph: 925-934-5406
6. Skylawn Funeral Home, Highway 92 at Skyline Blvd, San Mateo, CA 94402 Ph: 650-349-4411
7. Callaghan Mortuary - 3833 East Ave, Livermore, CA 94550 Ph: 925-447-2942
8. Darling & Fischer Garden Chapel - 471 E. Santa Clara St., San Jose, CA 95112  
Ph: 408-998-2226

# Detailed Life Planning Recommendations - Page 10

## In Case of Emergency File & How to Make it

In case something happens to you today, let your loved ones you trust

know where to find your important information:

### CREATE an IN CASE OF EMERGENCY FILE

A. Talk to your loved ones about your In Case of Emergency file - where it

is, what is in it and who has access to it.

B. Buy a small in-home plastic file tote for files to be used for In Case Of

Emergency Files. (Also make a backup electronic copy such as burn a CD

and or a thumbs drive). Use this file as **Grab & Go box** in case of fire or



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## In Case of Emergency File (contd)

### WHAT SHOULD IN CASE OF EMERGENCY FILE SHOULD INCLUDE:

1. Legal & Financial documents - including your will, power of attorney, Advance Medical Directives, Health Records, SS Card, marriage certificate, birth certificate, home & car titles, mortgage & insurance policies, credit cards, investment records.
2. Copies of Identification documents - passport, driver license, Social Security card, Medicare card, Aadhar card.
3. Emergency Contact Information - Your Lawyer, Insurance Agent, Real Estate Agent, Investment Manager, doctor & Banks
4. Name of your friends, Email addresses & phone numbers.
5. Your last wishes ? (put them in an envelop & label the envelop)

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## In Case of Emergency File (contd)

**Purchase at least the following from the market:**

- 1. RUBBERMAID or similar portable file tote for letter size hanging files.**
- 2. Grab and Go Emergency Shoulder bag.**
- 3. A large folder to include all your papers (original) to grab and go in case of fire and or earthquake)**

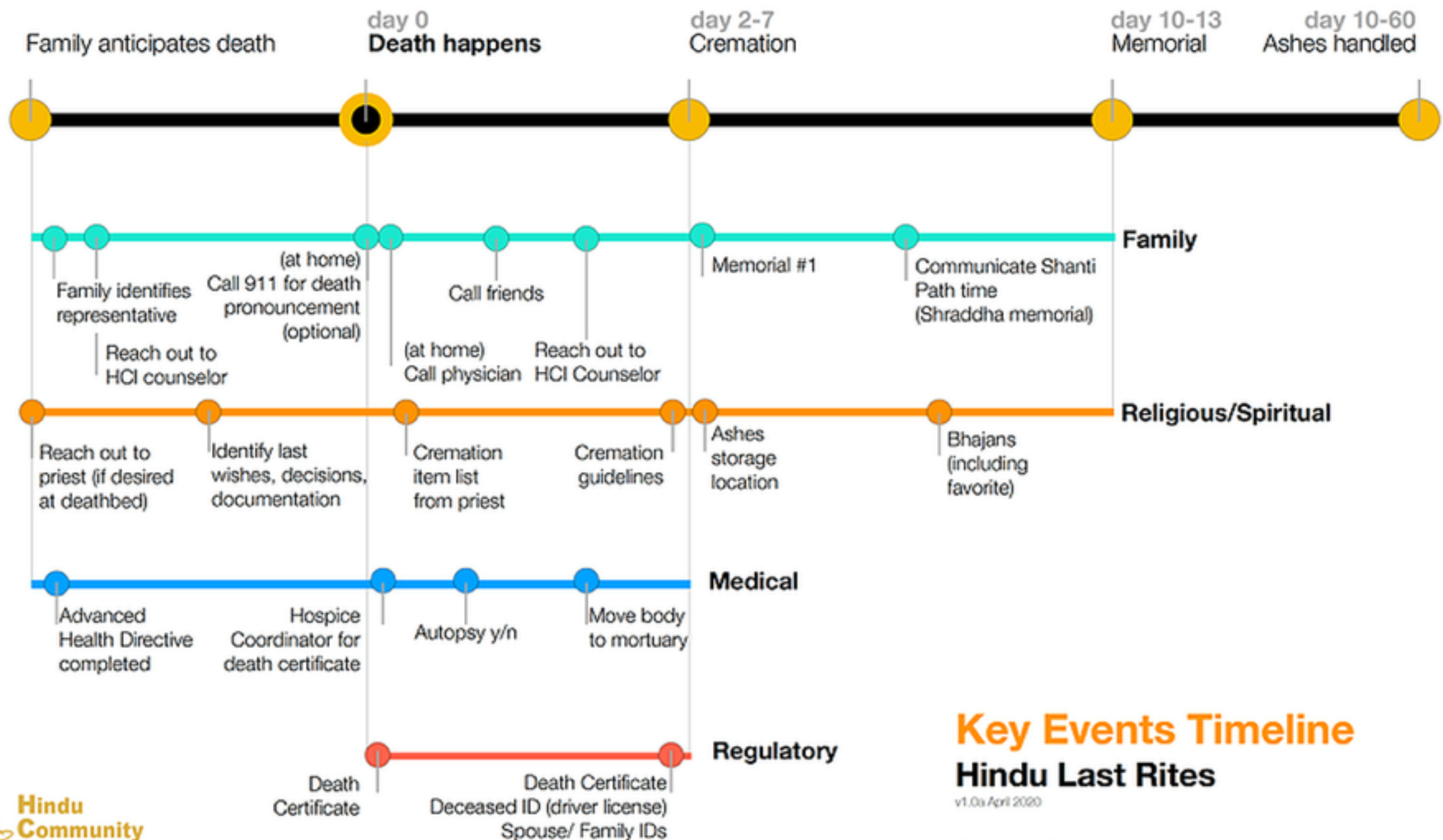
# Hindu Community Institute – Last Rites

नैनं छिन्दन्ति शस्त्राणि नैनं दहति पावकः ।  
न चैनं क्लेदयन्त्यापो न शोषयति मारुतः ॥ BG2.23

**The Self can never be cut into pieces by any weapon,  
nor can he be burned by fire, nor moistened by water,  
nor withered by the wind. Bhagavad Gita Chapter 2  
Verse 23**

**HCI** recommends the following processes for Hindu last rites in the COVID-19 environment. You likely will not be able to make all the arrangements you would have liked. Please do not feel any guilt or anguish. What matters most is what is in your heart. When the world slowly begins returning to normalcy you will have the opportunity to celebrate and memorialize the wonderful life of your dearly beloved.

Om Shanti!



## Key Events Timeline

### Hindu Last Rites

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# Question & Answer

**BIG THANK YOU  
FOR ATTENDING**