My Life Care Plan

HEDDERMAN
FINANCIAL SOLUTIONS

Your Family Advisory Partner

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My Life Care Plan

Part of your WealthCare journey - financial, health & social wellbeing

At Hedderman Financial Solutions, we believe in **Living Life Well** and that means planning for all of it. WealthCare is our whole life approach that brings together your financial security, your health and care needs, and your social and personal wellbeing. A truly fulfilling life depends on balance across three key dimensions:

HEALTH - Recording your care preferences and medical wishes for the future.

FINANCIAL - Protecting your assets, estate and the people who depend on you.

SOCIAL - Preserving relationships, values and what brings you joy.

How to use this booklet:

Reflect

Take time to think about what matters most to you, your values, relationships, comfort, independence and quality of life.

Discuss

Have open conversations with the people you trust. Sharing your thoughts early can help others better understand your wishes.

Share

Record your preferences and make sure important information can be easily found by those who may need it.

Review

Revisit your plan regularly, especially after major life events or changes in health or personal circumstances.

This booklet is the Health and Social dimension of your WealthCare plan.

Planning ahead can help you stay in control of important decisions about your future care and support. At some stage in life, you may need support from others with your care or with making certain decisions. This can happen because of illness, injury, ageing, or a period where you are unable to make decisions independently. Even without a current diagnosis or health concern, many people may need some level of support later in life.

It is worth considering the type of care you would want, as well as anything you would not want. You can record your wishes in writing, by video, or by making a voice recording.

Your Life Care Plan can help you reflect on what “quality of life” means to you and record your thoughts clearly. Quality of life may include things such as wellbeing, health, independence, relationships and happiness. What matters most will be different for each person.

Share this document or recording with the people closest to you, such as family, carers or trusted supporters. It can help them understand your wishes and make decisions that reflect what matters to you.

This plan can also record key legal and financial information. If you wish to appoint someone to make decisions about your legal, financial, property or personal welfare matters, you should consider an Enduring Power of Attorney.

For healthcare treatment decisions, including future consent or refusal of treatment, you may need an Advance Healthcare Directive.

Review your wishes regularly, especially after major life events or illness. Keep this document somewhere safe and let trusted people know where to find it.

For support and guidance on completing, please speak with your Hedderman Financial Solutions adviser.

www.hedderman.ie

Supports

These organisations can provide information, guidance and support as you plan ahead.

Decision Support Service
Helps you make and register an Enduring Power of Attorney.
Website: www.decisionsupportservice.ie | (01) 211 9750 (press 1) | support@decisionsupportservice.ie

Irish Hospice Foundation
Provides resources on advance care planning, end of life care, and the Think Ahead programme.
Website: www.hospicefoundation.ie | (01) 679 3188

Citizens Information
Free, impartial information on legal rights, social welfare, health services and more.
Website: www.citizensinformation.ie | 0818 07 4000

Alone
Supports older people to age at home, providing befriending, support coordination and housing services.
Website: www.alone.ie | 0818 222 024

Age Action Ireland
Advocates for the rights of older people and provides practical support and information.
Website: www.ageaction.ie | (01) 475 6989

HSE — Organ Donation Opt-Out Register
Register your organ donation preference online or by phone.
Website: www.hse.ie | 1800 700 700 (HSE Live)

My Personal & Health Information

This section provides key information about you and your health history.

Personal Details	
First Name	**Surname**
Preferred Name	**Email**
Gender	**Date of Birth**
Address	**Contact Number**
Eircode	**PPS Number**

In Case of Emergency Contacts

Please name the person or people who should be contacted in an emergency. Where possible, include more than one contact in case someone cannot be reached. These contacts cannot make medical treatment decisions unless they have been formally appointed under Advance Healthcare Directive.

Name	Contact Number	Relationship to You

Health Insurance

Private Health Insurance Provider	Policy Number
If you have a medical card, what is the General Medical Services (GMS) number?	

Health History

Contact Details	
GP Name	Contact Number
Consultant	Contact Number
Pharmacy	Contact Number
Psychologist or Counsellor	Contact Number
Blood Type	
List any allergies or medications that do not agree with you.	

Medical Conditions

List any physical and mental ill health diagnosis and any medication you take.

Diagnosis	Medication

My Place of Care

It can be helpful to record where you would prefer to receive care if you become ill, injured, or are approaching end of life. You may also wish to note any circumstances where you would prefer care to be provided somewhere else, such as in a hospital or nursing home.

This section is for guidance only and is not legally binding.

I would like to be cared for as long as medically possible:

At Home ☐ **In a Nursing Home** ☐ **In Hospital** ☐ **In a Hospice** ☐

If my health gets worse and I am likely to recover with additional medical care, I would consent to be cared for (tick all that apply):

At Home ☐ **In a Nursing Home** ☐ **In Hospital** ☐ **In a Hospice** ☐

If my health gets worse and I am not likely to recover, I would prefer to be cared for:

At Home ☐ **In a Nursing Home** ☐ **In Hospital** ☐ **In a Hospice** ☐

My Personal Wishes

This section provides information about how you would like to be cared for.

Keeping comfortable
Please describe the things that help you feel comfortable and at ease. This might include personal routines, preferable clothing, small comforts, grooming preferences, or where you like to sit or rest.

Spiritual, religious, and cultural traditions
Please describe any traditions, beliefs or cultural practices that are important to you. This may include favourite holidays, religious services, prayer, cultural events, family customs or other meaningful routines you would like to continue where possible.

The people I like to spend time with
Describe the people or groups you like to spend time with - family, GAA club, religious group etc.

My surroundings & environment

Please note the type of environment that helps you feel calm, comfortable and at home. This might include familiar photographs, artwork, flowers, natural light, background music, radio, television, or any other details that make the space feel right for you.

What I enjoy doing

Please note the activities, interests and small pleasures that are important to you. This might include hobbies, favourite foods, books, music, films, sports, time outdoors, social activities, family traditions, or anything else that brings you comfort, enjoyment or a sense of purpose.

Other things that matter to me

Describe anything else that you'd like others to know, such as important anniversaries, things you do not enjoy, or how else you like to be cared for.

My Legal Arrangements

This section provides information on your legal paperwork.

Enduring Power of Attorney

Since 26 April 2023, the process for creating an Enduring Power of Attorney (EPA) in Ireland has changed. EPAs are now created and registered through the Decision Support Service (DSS).

Website: www.decisionsupportservice.ie **Online portal:** www.mydss.ie

What is an Enduring Power of Attorney?

An EPA allows you to appoint one or more trusted people (called Attorneys) to make decisions on your behalf if you lose the ability to make decisions in the future.

Your Attorneys can be given authority to deal with:

- Financial matters
- Property and assets
- Personal welfare decisions
- Healthcare decisions

You decide what powers your Attorneys will have. The EPA can be tailored to suit your wishes.

Important Changes

The EPA must now be registered with the Decision Support Service within 3 months of being signed. The DSS must be notified if the Donor loses capacity and the DSS supervises EPAs to help protect the Donor's interests.

Key Requirements

To make an EPA:

- You must understand the effect of the EPA at the time of signing.
- A Solicitor must confirm you understand the arrangement.
- A Doctor or healthcare professional must confirm you have mental capacity.
- Certain people must be notified, including: your spouse, all adult children, any existing decision supporters.

Choosing Attorneys

You can choose one Attorney, or multiple and you can replace as needed.

Decision Support Service

The Decision Support Service helps you make and register an Enduring Power of Attorney. The Decision Support Service will store these documents for the future. If you ever need support to manage these affairs, your appointed attorney will contact the Decision Support Service and enact the Enduring Power of Attorney. Enact means that the attorney(s) will be able to officially act on your behalf for those specific decisions.

The Decision Support Service also makes sure that your attorneys are following the rules and following your directions. They can investigate complaints, and remove any attorney who is not complying with the rules.

For the EPA Helpline, call (01) 211 9750 and then press 1. You can also email support@decisionsupportservice.ie or visit www.decisionsupportservice.ie.

What is the date of your Enduring Power of Attorney?		
Where is a copy of your Enduring Power of Attorney stored?		
Registration number, if made after April 25, 2023:		
Did a Solicitor make your Enduring Power of Attorney?	**Yes** ☐	**No** ☐
Name of Solicitor	**Contact number**	

Information about your Attorneys

Please provide the name and contact number for your attorney(s) named in your Enduring Power of Attorney. You may also describe what type of decision they are responsible for, such as Financial & Property, Personal Affairs etc.

Name	Contact Number	Type of Decision

Making a Will

A Will is a formal legal document that records how you would like your estate to be dealt with after your death. This can include property, savings, investments, personal possessions and other assets. It also lets you choose executors, who are the people responsible for administering your estate and ensuring your instructions are followed.

Making a Will is the clearest legal way to set out how you want your estate to be distributed after your death. Without a valid Will, your assets may be dealt with under the rules of intestacy, which may not reflect your personal wishes. 70% of people in Ireland don't have a will, don't be one of them!

Having a valid Will can make it easier for your estate to be administered and may reduce the risk of uncertainty or disagreement among those left behind. Without one, your assets will be distributed according to the legal rules that apply, rather than your own instructions.
If you are considering making or updating a Will, you should speak with a solicitor. Don't have one? We can make a recommendation

Have you made a Will?	**Yes** ☐ **No** ☐
Solicitor's Name	**Contact Number**
Where is your Will stored?	

Legacy Gift

Leaving a gift to charity in your Will can be a meaningful way to support a cause beyond your lifetime. Charitable gifts in a Will are generally tax free, and you can choose to support one or more charities. Your solicitor can advise you on the best approach, and your chosen charity may also be able to provide guidance.

Dependent Children Under 18

If you have children under the age of 18 who depend on you, and you have chosen guardians to care for them if needed, please note who those guardians are and where their details can be found.

Name	Contact Number

Adult Child or Dependents

If you have adult children or other dependants who may require ongoing financial support, and you have put financial arrangements in place for them, please note who should be contacted and where the relevant details can be found.

Name	Contact Number

Pets

If you have pets and have made arrangements for their care in the event that you are no longer able to look after them yourself, please note who should be contacted and where any relevant instructions can be found.

Pet	Contact Name	Contact Number

Other Legal Arrangements

If you have made any other legal arrangements, please detail them here.

My Financial Records

Keeping a clear record of your bank accounts and wider financial details can make it easier for trusted individuals, such as someone appointed under an Enduring Power of Attorney, to step in if needed. This ensures they can find the information required to manage practical matters on your behalf, such as paying household bills or dealing with day-to-day finances. Maintaining these records can also make it easier for the relevant people to close accounts or cancel services when they are no longer required.

Accounts

Do not record your PIN or online banking codes here. Keep those in a safe place with your passwords.

Bank Name/Credit Union/An Post	Account Number

Credit Cards

Do not record your credit card number.

Bank Name	Last Four Digits

Insurance

Policy Type	Company	Policy Number
Home		
Car		
Other		

Life Assurance/Specified Illness/Income Protection

Company/s	Policy Number/s

Policy Details

Name of the Policy	Account Number
Policy Number	
Other Policy Names/Numbers	

State Pension

Are you already receiving a State Pension?	Yes ☐ No ☐
State Pension Number	

Private Pension

Do you have Private Pension?	Yes ☐ No ☐
Pension Provider Number	

Mortgages/Loans

Do you have (a) Mortgage(s)?	Yes ☐ No ☐
Mortgage Company	Mortgage Account Number

Assets

If someone is managing your assets, name them here. For example, a stockbroker or financial advisor.

Name and Title	Contact Number

Location of Important Documents

This section keeps track of where important documents are stored, that others may quickly access them if needed. Keep these items together, with copies safely secured or shared with trusted people.

Document	Place Stored
Will/Trusts	
Insurance Policies	
Pension Policy	
Bank/Credit Card	
Property Deed(s)	
Birth, Marriage, Divorce or Death Certs	
Enduring Power of Attorney	
Grave Papers	
Passwords and Login File	

The following documents or items I would like to remain unread or destroyed, for example, personal journals, love letters, or photographs.

Digital Details & Legacy

This section provides information on how you would like your email and social media accounts to be used after your death.

Your email, online accounts, and social media will remain active during illness or after death unless you delete, deactivate or memorialise them. You might also allow someone to use these accounts to update your friends and family about you. Below, tick what you would like others to do with your accounts after your death.

In a safe place, record your login names or user handles, passwords, and your phone login code. You can share where this file is stored on the previous page.

Account	Share news of illness or death	Delete Account	Memorialise Account
Email address			
Facebook			
Instagram			
X			
WhatsApp			
LinkedIn			
TikTok			
Other			
Other			

What would you most want the people you love to know?

Beyond the practical details in this booklet, you may wish to leave a personal message for the people you love. This might be words of comfort, things left unsaid, memories you want to share, or simply a reminder of how much they meant to you.

You might write this as a letter, record a voice message, or make a short video. Store it somewhere safe and note its location on the previous page.

There is no right way to do this - only your way.

If you'd like to begin here, use this space:

After My Death & Funeral Arrangements

This section provides information on how you would like your loved ones to say goodbye, and how you would like your body to be cared for after your death.

Wake/Vigil

I would like to have a wake or vigil.	**Yes** ☐ **No** ☐
If so, where:	

Gravesite

Have you bought a grave site?	**Yes** ☐ **No** ☐
Provider details:	

Funeral Director or Undertaker

Name:	**Contact Number:**
I have already made arrangements with this funeral home.	**Yes** ☐ **No** ☐

Funeral Insurance

I have a funeral insurance policy or have pre-paid for my funeral		**Yes** ☐ **No** ☐
Policy Name	Policy Number (if any)	Contact

Eco-Friendly Options

I would prefer an eco-friendly coffin or shroud.	**Yes** ☐ **No** ☐
I would prefer not to be embalmed.	**Yes** ☐ **No** ☐
I would prefer burial in a green graveyard.	**Yes** ☐ **No** ☐
I would prefer aquamation.	**Yes** ☐ **No** ☐

Type of Ceremony

I would prefer a:

Religious Ceremony ☐ Other (Describe) ☐	Civil or Humanist Ceremony ☐
Ceremony Location:	
Celebrant Name:	Contact:

Final Resting Place

I would like:

Burial ☐	Cremation ☐	Aquamation ☐
Other (Describe) ☐		
Final resting place:		
Additional Details:		

Details for the ceremony

Describe anything else such as poetry, music, prayers, flowers, or donations:

Organ Donation

Since 17 June 2025, most people are considered a donor for five vital organs unless they have opted out. The five vital organs are heart, liver, lungs, pancreas and kidneys.

A medical professional will consult with a **Designated Family Member** about your wishes. If this family member objects, your organs will not be donated. The Designated Family Member will be the friend or family member the medical team had real and substantial contact with during your care and treatment at the end of life.
This may be the same person as your Designated Healthcare Representative, but in some cases may not be.

The decision to donate organs may be time sensitive, so it is important to discuss your wishes with your family, carers, and supporters.

Organ Donation Opt-Out

If you would prefer to opt-out of organ donation, you should register your decision with the HSE. If you are registered as opting out, your wishes will be respected and your family will not be asked about organ donation.

You can record your details online using the opt-out register:
www2.hse.ie/services/organ-donation-opt-out-register/
You can also opt-out over the phone: HSE Live on **1800 700 700**

You should also talk to your family to let them know of your decision to opt-out of organ donation. If you change your mind and want to be an organ donor, you can remove yourself from the opt-out register.

Body Donation

You must make arrangements directly with a medical school to donate your body while you are alive. Each school has its own procedure. National guidelines are expected, but have not been published as of June 2025.

It's important to discuss body donation with the people close to you. You may be surprised how quickly a donated body is collected after a death or how long it may take to receive one's remains. For families, it may be particularly important that you plan a memorial or funeral service that takes into account that your body will not be present.

I have made plans to donate my body to the following medical school:

Name of School	Contact Details

Notifications

I would like to ensure that the following people be told of my death, for example, friends, former employees or employers, people living far away, or new acquaintances.

Name	Contact Details

You have now completed My Life Care Plan.

Completing this plan is a meaningful act of care - for yourself and for the people who love you. By recording your wishes, you have made things clearer, easier, and more manageable for those who may one day need to act on your behalf.

Remember, this is a living document. You can update it at any time. What matters is that your wishes are known.

Your next steps:

- If you don't yet have an Enduring Power of Attorney or a Will, now is a good time to start.
- Share a copy with trusted family members or carers and tell them where to find it.
- Review your wishes annually, or after any major life event.

If some of the topics in this plan, such as an Enduring Power of Attorney, making a Will, care funding, or pension planning feel complicated, you do not have to figure it out alone.

At Hedderman Financial Solutions, we help make sense of the decisions ahead. Whether you need a trusted solicitor, a healthcare specialist, or simply a conversation to talk through your options, we can point you in the right direction and make the right introductions.

We are here to help you plan with clarity and **live life well.**

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Additional Notes

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