

# Helping Those We Leave Behind

There are a lot of things that can't go in a Will. But if you are no longer around, how will people know about these things? Well, now there is a place online where you can leave all the details, so your family will know exactly what do. A new start-up, called Anticipate Life, has created an amazing service that could save your family a lot of heartache when a loved one passes.

**A LOT OF US HAVE BEEN THERE** – a relative dies and we do not know what their funeral wishes are. We do not know the contact details of their friends who might want to come to the funeral. We don't know what to do with their beloved cat. But now, there is a new service that can remedy this.

Anticipate Life is an online record of what your family needs to know when you pass away. These are things that fall outside of what you can put in a Will.

This truly thoughtful tech start-up was founded by Leanne Russell and Paul Kamarudin. Says Leanne, "After witnessing first-hand the confusion, family conflict and lengthy red tape that can occur when a loved one dies without leaving clear instructions and information, we decided there had to be a better way. We soon realised it wasn't just our funerals that needed pre-planning, but all those aspects of our lives not listed in our Will; those everyday aspects that would take time and a certain amount of sleuthing on our family's part to sort out after our death."

Bernadette and Max Fulton say that Anticipate Life is a fantastic adjunct to a Will.



Founders Leanne Russell and Paul Kamarudin

Storing your wishes online has advantages. It cannot be lost if you move to a new home, and everyone knows where it is. Anyone who sees it after you pass will have read-only access – they won't be able to change anything. You can also update it easily as you progress through different stages of your life.

Says Leanne, "When Paul's mum passed, two brothers didn't talk for 18 months because they couldn't agree on what her favourite poem was for her funeral. The conflict could so easily have been avoided."

Paul says knowing they are following their loved one's wishes can be a real comfort for those left behind. "Communicating end-of-life and after-death wishes is not only respectful, but it also ultimately relieves stress and conflict at what is already a difficult time."

Leanne and Paul worked with Gold Coast-based lawyers Bernadette and Max Fulton to develop Anticipate Life. Says Bernadette, "Sadly, we have seen many families torn apart after a death because the Will doesn't typically provide total clarity about the deceased's visions for their funeral. It may lack detailed financial distribution

## Instructions You Should put In Your Digital Locker

- **Funeral plans.** Your Will needs to go through probate before it can be released to your loved ones and your estate can be settled. This can take ages. If funeral plans are in your Will, your family may not see them in time and not know what to do.
- **Pets.** Make sure your family know what is happening to your pet. Is it going to a charity like AWLQ? Are friends or family going to take it? What are the dietary needs and medications? Who is the vet?
- **Your Digital Estate.** This has become a big deal. This is stuff you cannot put in your Will but your family will need to know. If you use services like GPay or Apple Pay these accounts will need to be shut down. Who gets your cryptocurrency? How do family access it? Online accounts like Netflix will need to be deactivated. Plus you may want people to memorialise your social media accounts like Facebook.  
Your family will need to know how to get into your laptop, into your phone, and into your email account. Access to digital photos may be very important to your loved ones, as well as your music collection on your computer. For this Anticipate Life recommends a password manager, like LastPass or 1Password.
- **Gifts with conditions.** "Give this ring to Elizabeth when she graduates from university."
- **Everything that auto-renews** via your bank account needs to be cancelled. Mortgages, loans, utilities, charity subscriptions, any other subscriptions, club memberships, child support,

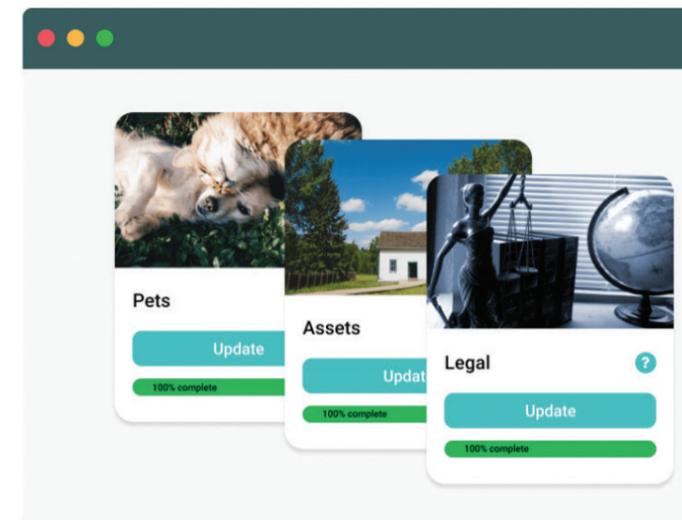
insurance policies. Make a list of all of your memberships so family will know what to cancel.

- **Someone may owe you money**, in a casual or formal arrangement. This is where you could forgive the debt or let relatives know who owes what to you.
- You may have **love letters or final words** that you want to hand on to family. This is something you can now store digitally in your Anticipate Life locker. You can also include emotional items, like a recipe from grandma that was handed down, that you want to pass on.
- **Lists of contacts.** Who is coming to your funeral? A list of everyone who needs to be notified and their contact details is great here. Plus people you want called, like that old lover from Paris, and your school friends.
- **Write your obituary or eulogy.** This will save your family having to do it at an upsetting time.
- A list of **things that aren't important** or valuable enough to be included in your Will. Go through your stuff and make an inventory. Then list who is getting it. Things like televisions, jewellery, collectibles, vehicles, art and antiques, computers or laptops, power tools.
- Name your **favourite charity**, so people who want to donate in your memory know what to do.
- Have your **organ donation** wishes made clear. Organ donation is time-sensitive, so this needs to be accessed quickly.

**Subscriptions start from just \$5 per month. Find out more by visiting <https://anticipate.life/>**

instructions or who is to inherit special or valuable items. Anticipate Life is a fantastic adjunct to a Will, allowing people to be very clear and detailed in their wishes, and to easily keep their wishes updated."

Anticipate Life took two years to develop. User data is safeguarded by global gold-standard infrastructure and robust encryption and privacy protocols – meaning it is as safe as Gmail. In terms of your information, only you can change what is stored in the online locker. Once the subscriber has passed away, only then can their Executor or Nominee access the read-only information. Online security is great. But the best part is emotional security – knowing that everyone is clear on your wishes. ■



You and your loved ones can find information quickly when needed with an easy-to-use web application.