

# End-of-life planning: How ‘death positivity’ leads to a richer life



Here’s a riddle: Why do we call it life insurance when it’s actually about death?

The answer may seem obvious. We’ve traditionally equated death with grief and fear — so why would we name a product after it? But a new line of thinking called death positivity reframes the inevitable so that it isn’t about fear. And as someone who handles life insurance, you’re in a position to welcome death positivity and help your clients treat death for what it is: a fact of life.

## **Death positivity isn’t just a mindset — it’s business too**

The concept of death positivity is simple: embracing the notion that death should be openly discussed. Consider it a rebranding of what has become a taboo topic since the modernization of the funeral business.

“People are waking up to the fact that they’re alive until they die,” says Reva Tift, director of Advance Health Care Directives Guidance, which helps people through making advance decisions about their end-of-life care. Tift hosts a regular Death Cafe in Boulder, Colorado — just one branch of the international Death Cafe movement, which supports informal get-togethers for strangers to discuss death in an open environment. “Baby boomers are examining this. It’s not just about their death; it’s asking what a satisfying life is.”<sup>1</sup> And it’s not just boomers. Millennials are leading the move to death positivity; being more aware of their mortality and being more practical about preplanning.<sup>2</sup>

Death doesn’t trend, but death positivity is flourishing.<sup>2</sup> Mortician Caitlin Doughty’s book *Smoke Gets in Your Eyes and Other Lessons from the Crematory* hit bestseller lists upon its release,<sup>3</sup> the WeCroak app delivers daily push notifications about your impending demise, and Death Cafe has held more than 12,000 sessions in 79 countries around the world.<sup>4</sup>

“People want to talk about death, and there’s not often a forum for it,” Tift says, stressing that Death Cafes aren’t morbid — or even excessively focused on death. “We don’t just talk about death. We talk about, ‘What do I want to do with the rest of my very precious life?’”

## **The benefits of being death-positive**

Other proponents of death positivity echo the sentiment that despite its moniker, it’s a mindset that embraces life. “I can’t say that I know precisely why the concept of death positivity has become more mainstream lately,” says Cody Barbo, founder and CEO of Trust & Will, an online service with a mission to make estate planning easy and affordable for everyone.<sup>5</sup> “I do think it has something to do with our prioritizing mental health and well-being more. I believe that we’re ready for a shift in our culture where we can talk about death more openly and thus help alleviate the anxiety surrounding it.”



Perhaps the most concrete evidence of death positivity is the wellspring of business opportunities surrounding death. Want an alternative to traditional burial or cremation? Look into aquamation, green burials, body composting, or a mushroom burial suit.<sup>6</sup> Don't want your ashes to just stay in an urn? Have them transformed into cremation stones, fireworks, memorial jewelry, glass art or a vinyl LP.<sup>7</sup> And funeral bells and whistles aside, there's an abundance of tech startups making death planning more accessible.

"Some of these industries were associated with words like 'dark' or 'depressing' in the past," Barbo says. "I think we're seeing a shift in the narrative where people want to focus more on celebrating a life well-lived, and I believe that we're at the precipice of witnessing some incredible disruptions. This is not at all to undercut the process of grieving, but I do think that the more we're collectively able to embrace death and talk about it openly, the more opportunities will arise."

### **How brokers can use death positivity in end-of-life planning**

As an employee benefits broker, you might not think of yourself as a part of the death positivity movement. But if your portfolio includes life insurance, you can use its life-affirming principles to help your clients see the value of including this product in their benefits.

Life insurance suffers from the same denial that death at large does. There's an 18 percentage-point needs gap for life insurance, resulting in 46 million Americans who say they need coverage but don't yet have it.<sup>8</sup> By helping your clients understand that life insurance can be about love and protection, not fear, you're helping their employees take care to prepare for an event that happens to everyone.

A proactive, positive approach needn't be limited to life insurance, either. Tift's brother had Parkinson's disease — and long-term care insurance. "That was a lifesaver," Tift says. He was able to have quality care at home as a result. "Most people want to die at home, and not many people get to," she says. "So what makes it possible for people to die at home? That's something I'd like insurance agents to explore with their clients too."

Another piece of advice for brokers from Tift: Encourage conversation among the policyholders and the people who will benefit from the policy. "Involve adult children when you can," she says. "I see it as our responsibility to tell people what we want. Don't say, 'Oh, they'll decide for me' — that's a burden to put on our children. When you get the adult children in there, invite them to have a conversation."

You're not in the room for those family conversations, but you can reinforce their importance when communicating with clients. When preparing materials for clients and their workforce, adding something as simple as "Discuss death planning with family or other beneficiaries" to your checklist can help normalize these conversations for people who aren't yet having them.

The more you treat death as a part of life, the more your affirmative attitude can spread among your clientele and the people they're trying to protect. Because at the end of the day — or the end of a life — planning for death isn't about planning for the worst. It's about planning for life.

### **Want to show your clients the true value of life insurance? Ask your Aflac sales representative for more information.**

<sup>1</sup> Personal interview, June 2021.

<sup>2</sup> bigAZbigmedia. "Millennials are the 'death positive' generation and it's time to follow their lead." July 5, 2022. [Accessed 7.12.22.](#)

<sup>3</sup> W.W. Norton. "Smoke Gets in Your Eyes: Overview." [Accessed 7.12.2022.](#)

<sup>4</sup> Death Cafe. "Death Cafe worldwide map." [Accessed 7.12.2022.](#)

<sup>5</sup> Personal interview, June 2021.

<sup>6</sup> Greenmatters. "What is the most eco-friendly burial method?" Nov. 20, 2020. [Accessed 7.12.22.](#)

<sup>7</sup> Cake. "22 innovative burial alternatives for non-traditional people." Updated 4.23.22. [Accessed 7.12.22.](#)

<sup>8</sup> LIMRA. "The Life Insurance Need Gap." Published 2021. [Accessed 7.12.2022.](#)

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