

## **The Hidden Code of End-of-life Decisions:**

What planned giving fundraising can learn from decision-making in life insurance, annuities, estate planning, and healthcare

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In planned giving, we often deal with plans that involve contemplating the end of one's life. This might be planning for an end-of-life charitable gift. Also, it might be a charitable gift annuity or a charitable remainder trust where the donor makes a "bet" on how long he or she will live. Either way, planned giving can involve strong reminders of mortality. Consequently, it is important to know how to deal with these issues.

Fortunately, there has been a lot of research done on this topic both in psychological and economic literature. So, we know a fair amount about common reactions. It turns out that the findings from a variety of end-of-life planning areas actually match each other. This is true even when researchers in one field, e.g., end-of-life medical planning, were unaware of the findings from another field, e.g., annuity purchase decisions.

Death contemplation comes up in a variety of financial decisions. Certainly, the connection with estate planning is obvious. It also comes up with life insurance, annuities (a bet on how long the annuitant will live, spending rates for retirement (also a bet on how long the retiree will live). These same issues arise with medical decisions such as completing advance healthcare directives or becoming an organ donor.

### ***The general research of responses to death reminders***

Both economic and psychological models predict that mortality reminders can lead to two responses

1. Avoidance (both initial and induced)
2. Pursuit of lasting social impact, a.k.a., "symbolic immortality"

Initial avoidance is simply the obvious concept that people don't like to think about their own death. In a standard work on the psychology of death, Kastenbaum<sup>1</sup> (p. 98) explains that there is "general agreement that most of us prefer to minimize even our cognitive encounters with death." Keep in mind the concern here is with contemplating one's own death. We will happily go see a movie where all kinds of characters die, even an Avengers movie where half the universe dies. That's not the problem. The problem is thinking about our own death. That's what is aversive. Sometimes this causes fundraisers to miss the problem. Because when a fundraiser or advisor is talking about estate planning, for example, he or she is talking about *someone else's* death. But, when the client or donor is thinking about these things, he or she is thinking about his or her *own death*. The first isn't aversive. The second is.

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<sup>1</sup> Kastenbaum, R. (2000). Psychology of death. 3rd edition. New York: Springer.

Beyond this general tendency towards avoidance, experimentally-induced mortality reminders actually increase subsequent tendencies to suppress death-related interactions.<sup>2</sup> For example, experimentally-induced mortality reminders lead to increased denial of personal characteristics said to result in early death<sup>3</sup>.

This avoidance defense can be expressed in a lot of ways. I like to call these the D's, as in,

- Distract: I'm too busy to think about that right now
- Differentiate: It doesn't apply to me now because I exercise, have good cholesterol, don't smoke, etc.
- Deny: These worries are overstated
- Delay: I definitely plan to think about this... later
- Depart: I am going to stay away from that reminder

But, avoidance isn't the only response. Avoidance doesn't always work. So, when people can no longer use avoidance, what do they turn to? The turn to the pursuit of lasting social impact (a.k.a., "symbolic immortality"). You can think of it this way, what will survive is the community. Thus, the community becomes relatively more important, including the community's lasting well-being and approval. As a result, people become more supportive of their surviving community and its values.

In experiments, death reminders increase support for one's surviving community ("in-group"). For example, death reminders increase giving among Americans to U.S. charities but not to foreign charities<sup>4</sup>. They increase negative ratings by Americans of anti-US essays. They even increase the predicted number of local NFL football team wins<sup>5</sup>. This isn't just an American phenomenon as they also increase ethnic identity among Hong Kong Chinese<sup>6</sup> willingness of English participants to die or self-sacrifice for England<sup>7</sup>, and the German preference for German mark rather than the euro.<sup>8</sup>

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<sup>2</sup> Arndt, J., Greenberg, J., Solomon, S., Pyszczynski, T., & Simon, L. (1997). Suppression, accessibility of death-related thoughts, and cultural worldview defense: Exploring the psychodynamics of terror management. *Journal of Personality and Social Psychology*, 73, 5-18.

Greenberg, J., Arndt, J., Simon, L., Pyszczynski, T., & Solomon, S. (2000). Proximal and distal defenses in response to reminders of one's mortality: Evidence of a temporal sequence. *Personality and Social Psychology Bulletin*, 26, 91-99.

<sup>3</sup> Greenberg, J., Arndt, J., Simon, L., Pyszczynski, T., & Solomon, S. (2000). Proximal and distal defenses in response to reminders of one's mortality: Evidence of a temporal sequence. *Personality and Social Psychology Bulletin*, 26, 91-99.

<sup>4</sup> Jonas, E., Schimel, J., Greenberg, J., & Pyszczynski, T. (2002). The Scrooge effect: Evidence that mortality salience increases prosocial attitudes and behavior. *Personality and Social Psychology Bulletin*, 28(10), 1342-1353.

<sup>5</sup> Dechesne, M., Greenberg, J., Arndt, J., & Schimel, J. (2000). Terror management and the vicissitudes of sports fan affiliation: The effects of mortality salience on optimism and fan identification. *European Journal of Social Psychology*, 30(6), 813-835.

<sup>6</sup> Hong, Y., Wong, R. Y. M., & Liu, J. H. (2001). The history of war strengthens ethnic identification. *Journal of Psychology in Chinese Societies*, 2, 77-105.

<sup>7</sup> Routledge, C., & Arndt, J. (2008). Self-sacrifice as self-defense: Mortality salience increases efforts to affirm a symbolic immortal self at the expense of the physical self. *European Journal of Social Psychology*, 38, 531-541.

<sup>8</sup> Jonas, E., Fritsche, I., & Greenberg, J. (2005). Currencies as cultural symbols—an existential psychological perspective on reactions of Germans toward the Euro. *Journal of Economic Psychology*, 26(1), 129-146.

This support of the in-group also has a dark side. Support for the community can include opposition to outsiders. Death reminders increase support for community through resistance to outsiders, such as by increasing negative ratings of foreign soft drinks<sup>9</sup>, acceptance of negative stereotypes of residents of other cities<sup>10</sup>, or nations<sup>11</sup>, support by Iranian students for martyrdom attacks against the U.S.<sup>12</sup>, support by Israeli participants of military action against Iran<sup>13</sup>, or even Dutch agreement (disagreement) with art opinions given by Dutch (Japanese) critics<sup>14</sup>.

Finally, this support of one's in-group also means that social approval by the community becomes more important. We can see this in experiments with spending decisions. In consumer purchase decisions, "when mortality is salient, people are more willing to act in concert with the opinions of others"<sup>15</sup> (p. 214). Mortality salience increased the desire for luxury products – Lexus car, Jaguar car, Rolex watch, famously expensive sweets – but not for products without such features – economy car, potato chips, or non-luxury brands.<sup>16</sup> Mortality salience combined with reminders of pro-environmental social norms increased the desire for an environmentally-friendly vehicle, Toyota Prius, and an environmentally-friendly reusable cup while decreasing the desire for a less environmentally-friendly vehicle, Ford Expedition, and a less environmentally-friendly disposable cup<sup>17</sup>.

Death reminders increase attraction to positive remembrance. For example, death reminders increase the desire for fame, interest in naming a star after one's self,<sup>18</sup> perception of one's past

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<sup>9</sup> Friese, M., & Hofmann, W. (2008). What would you have as a last supper? Thoughts about death influence evaluation and consumption of food products. *Journal of Experimental Social Psychology*, 44(5), 1388-1394.

<sup>10</sup> Renkema, L. J., Stapel, D. A., Maringer, M., & Van Yperen, N. W. (2008). Terror management and stereotyping: Why do people stereotype when mortality is salient? *Personality and Social Psychology Bulletin*, 34, 553-564.

<sup>11</sup> Schimel, J., Simon, L., Greenberg, J., Pyszczynski, T., Solomon, S., Waxmonski, J., et al. (1999). Stereotypes and terror management: Evidence that mortality salience enhances stereotypic thinking and preferences. *Journal of Personality and Social Psychology*, 77, 905-926.

<sup>12</sup> Pyszczynski, T., Abdollahi, A., Solomon, S., Greenberg, J., Cohen, F., & Weise, D. (2006). Mortality salience, martyrdom, and military might: The great Satan versus the axis of evil. *Personality and social psychology bulletin*, 32(4), 525-537.

<sup>13</sup> Hirschberger, G., Pyszczynski, T., & Ein-Dor, T. (2009). Vulnerability and vigilance: Threat awareness and perceived adversary intent moderate the impact of mortality salience on intergroup violence. *Personality and Social Psychology Bulletin*, 35(5), 597-607.

<sup>14</sup> Renkema, L. J., Stapel, D. A., Maringer, M., & Van Yperen, N. W. (2008). Terror management and stereotyping: Why do people stereotype when mortality is salient? *Personality and Social Psychology Bulletin*, 34, 553-564.

<sup>15</sup> Maheswaran, D., & Agrawal, N. (2004). Motivational and cultural variations in mortality salience effects: Contemplations on terror management theory and consumer behavior. *Journal of Consumer Psychology*, 14(3), 213-218.

<sup>16</sup> Heine, S. J., Harihara, M., & Niiya, Y. (2002). Terror management in Japan. *Asian Journal of Social Psychology*, 5(3), 187-196.

Mandel, N., & Heine, S. J. (1999). Terror Management and Marketing: He Who Dies With the Most Toys Wins. *Advances in consumer research*, 26(1).

van Bommel, T., O'Dwyer, C., Zuidgeest, T. W., & Poletiek, F. H. (2015). When the reaper becomes a salesman: The influence of terror management on product preferences. *Journal of Economic & Financial Studies*, 3(5), 33-42.

<sup>17</sup> Fritsche, I., Jonas, E., Kayser, D. N., & Koranyi, N. (2010). Existential threat and compliance with pro-environmental norms. *Journal of Environmental Psychology*, 30(1), 67-79.

<sup>18</sup> Greenberg, J., Kosloff, S., Solomon, S., Cohen, F., & Landau, M. (2010). Toward understanding the fame game: The effect of mortality salience on the appeal of fame. *Self and Identity*, 9(1), 1-18.

significance<sup>19</sup>, likelihood of describing positive improvements when writing an autobiographical essay<sup>20</sup>, or the perceived accuracy of a positive personality profile of one's self<sup>21</sup>.

Finally, death reminders increase attraction to personal heroism. In a series of experiments, researchers found that (1) death reminders after delay increase self-reported similarity with a hero (2) after a death reminder, describing one's own hero (but not another's) reduces death-related thoughts, and (3) after a death reminder, reading of a heroic act reduces death-related thoughts only when the hero is reported to share the participant's birthdate.<sup>22</sup>

### *Research on specific end-of-life related planning decisions*

#### *Life insurance*

It is no surprise that life insurance is a death reminder. Showing people a life insurance company logo increased their mortality salience.<sup>23</sup> Even asking a question about owning life insurance triggers mortality salience.<sup>24</sup> Avoidance in life insurance creates a scenario where people will tend to wait too long to purchase insurance and then wait too long will cancel insurance. Avoidance will cause uninsureds to postpone purchase contemplation. Avoidance will cause insureds to postpone cancellation contemplation. That is exactly what we see in actual behavior.

A study of life insurance holdings found that among secondary earners in their 20s and 30s, only one-in-five "held sufficient life insurance to avert significant or severe financial consequences"<sup>25</sup> Another study of life insurance holdings by those in their 50s and early 60s, found nearly half of married people "were protected by life insurance even though they faced no underlying vulnerabilities"<sup>26</sup> Relative to their risk exposure, older adults tend to be over-insured, while younger families tend to be under-insured. Based on standard consumption smoothing models, the peak value for life insurance arises at age 30, yet the propensity to own life insurance actually peaks in the late 60s.<sup>27</sup>

This leads to a circumstance where life insurance is appropriately described as a product that can be *sold* but will not be *bought*. Consumers will tend to avoid mortality salience, such as

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<sup>19</sup> Landau, M. J., Greenberg, J., & Sullivan, D. (2009). Defending a coherent autobiography: When past events appear incoherent, mortality salience prompts compensatory bolstering of the past's significance and the future's orderliness. *Personality and Social Psychology Bulletin*, 35(8), 1012-1020.

<sup>20</sup> Ibid.

<sup>21</sup> Dechesne, M., Pyszczynski, T., Arndt, J., Ransom, S., Sheldon, K. M., Van Knippenberg, A., & Janssen, J. (2003). Literal and symbolic immortality: The effect of evidence of literal immortality on self-esteem striving in response to mortality salience. *Journal of personality and social psychology*, 84(4), 722.

<sup>22</sup> McCabe, S., Carpenter, R. W., & Arndt, J. (2016). The role of mortality awareness in hero identification. *Self and Identity*, 15(6), 707-726

<sup>23</sup> Fransen, M. L., Fennis, B. M., Pruyn, A. T. H., & Das, E. (2008). Rest in peace? Brand-induced mortality salience and consumer behavior. *Journal of Business Research*, 61(10), 1053-1061

<sup>24</sup> Rockloff, M. J., Browne, M., Li, E., & O'Shea, T. (2014). It's a sure bet you're going to die: Existential terror promotes gambling urges in problem players. *Gambling Research*, 26(1), 33.

<sup>25</sup> Bernheim, B. D., Carman, K. G., Gokhale, J., & Kotlikoff, L. J. (2003). Are life insurance holdings related to financial vulnerabilities? *Economic Inquiry*, 41(4), 531-554.

<sup>26</sup> Bernheim, B. D., Forni, L., Gokhale, J., & Kotlikoff, L. J. (2003). The mismatch between life insurance holdings and financial vulnerabilities: evidence from the Health and Retirement Study. *American Economic Review*, 93(1), 354-365.

<sup>27</sup> Chambers, M., Schlagenhaut, D., & Young, E. (2011). Why Aren't More Families Buying Life Insurance? Center for Retirement Research at Boston College Working Paper, (2011-7)

contemplating life insurance purchases. However, if a salesperson were able to induce mortality salience – by forcing contemplation of life insurance or otherwise – then the consumer’s attraction to the bequest benefit of the product would increase. This results in a product that could be “sold” even if, without a salesperson, it would not be “bought.”

What are some communication strategies with life insurance? First, if you want a larger audience, don’t lead with death. This reduces avoidance response, thus increasing general audience willingness to engage with initial, preparatory, lead-in topics. This is why it’s called “life” insurance, not “death” insurance. This explains the tendency for life insurance agents to adopt substitute titles such as financial advisor.<sup>28</sup> This also explains the attraction of whole life products that allow for initial discussion of non-death-related savings goals, albeit with an ancillary death-related component, as compared with the pure death planning of term life insurance.

However, the admonition, “if you want a larger audience, don’t lead with death,” does NOT mean don’t ever lead with death. When might it be best to lead strongly with death reminders? One is if you have a captive audience. Increasing mortality salience will actually heighten interest in lasting social impact through a bequest. Another is if you are pursuing a “low-hanging fruit” strategy. In other words you may want to intentionally limit the audience only to those ready for death planning (often related to some other external shock such as death of a loved one, negative diagnosis, estate planning).

Another strategy is to emphasize *lasting* social impact. This is the idea that something reflecting the person’s life story (community and values) will live beyond them. So, we don’t sell insurance in order that heirs will have a big pile of money to throw a party or take a trip. Instead we sell life insurance for projects such as education for heirs, retirement for spouse, funding a family dynasty trust or private family foundation.

A final, and powerful, strategy is to present a social norm default. Pursuit of lasting social impact suggests that once mortality salience is induced, social approval becomes more important. Induced avoidance suggests increased resistance to contemplation after death reminders. A simple default limits contemplation effort. Thus a simple phrase such as, ““Many of our customers like to...” offers both social approval/compliance and a quick solution allowing the client to stop thinking about the death-related issue.

### ***Annuities***

Annuities are a death reminder. An annuity involves an explicit bet on one’s own longevity. When asked to list their thoughts, 1% of those contemplating an IRA mentioned death-related thoughts, as compared with 40% of those contemplating an annuity.<sup>29</sup>

The initial avoidance response suggests resistance to contemplation of such death-related decisions. Indeed, experiments find this to be true. Changing annuity description from “each year you live” to “each year you live until you die”, and “if the annuity holder lives up to

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<sup>28</sup> Rosh, R. M. (2015). Death of a salesman: The rise & unfortunate potential demise of the fulltime life insurance salesman. *St. John's Law Review*, 88(4), 3

<sup>29</sup> Salisbury, L. C., & Nenkov, G. Y. (2016). Solving the annuity puzzle: The role of mortality salience in retirement savings decumulation decisions. *Journal of Consumer Psychology*, 26(3), 417-425.

different ages” with “depending on the age when the annuity holder dies” increased death-related thoughts and consequently lowered interest in purchasing annuities. The reduction in interest was fully mediated by the change in death-related thoughts.<sup>30</sup> Additionally, induced avoidance suggests increased resistance to contemplation after death reminders. Experimental results show this to be true as well. Participants were randomly assigned to write an essay about either dental pain or their own death before indicating their interest in purchasing an annuity at age 65. Among those who first wrote about their own death, only 23% expressed interest in purchasing an annuity at age 65, while 41% of the comparison group did so.<sup>31</sup>

Pursuit of lasting social impact suggests that once mortality salience is induced, a bequest benefit will become more attractive. Research also shows this to be true. Both increasing death wording and writing a death essay increased preference for an annuity with a bequest benefit instead of a standard annuities<sup>32</sup>. Increasing bequest motivation will decrease interest in standard annuities.<sup>33</sup> Three-fourths of all annuities owned by recent retirees actually contain survivor benefits.<sup>34</sup>

The same strategies thus emerge with annuities as with life insurance. First, if you want a larger audience, don't lead with death. For the best results, it's “each year you live” not “each year you live until you die”. It's “if the annuity holder lives up to different ages” not “depending on the age when the annuity holder dies”. Second, emphasize lasting social impact. Consider annuities with survivor benefits. Or, reframe a standard annuity as protecting a bequest benefit from other assets. The argument here is that without an annuity, excessive longevity will eat through all assets leaving no bequest for future generations. The ultimate goal is to show that something reflecting the person's life story (community and values) will live beyond them.

### *Estate planning*

Estate planning is a death reminder. As such, we see a high level of the avoidance response. In the U.S., half of adults age 55+ have no estate planning documents.<sup>35</sup> Poterba<sup>36</sup> and Kopczuk and Slemrod<sup>37</sup> demonstrated that those with taxable estates substantially underutilize gifts to family. In other research Kopczuk and Slemrod attributed this to “the refusal to face up to one's mortality” (p. 19).<sup>38</sup>

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<sup>30</sup> Ibid.

<sup>31</sup> Ibid.

<sup>32</sup> Williams, J. & James, R. N., III (2019). Bequest provision preferences in commercial annuities: An experimental test of the role of mortality salience. *Journal of Financial Counseling and Planning*

<sup>33</sup> Friedman, B. M., & Warshawsky, M. J. (1990). The cost of annuities: Implications for saving behavior and bequests. *The Quarterly Journal of Economics*, 105(1), 135-154.

Lockwood, L. M. (2012). Bequest motives and the annuity puzzle. *Review of economic dynamics*, 15(2), 226-243.

<sup>34</sup> Lockwood, L. M. (2012). Bequest motives and the annuity puzzle. *Review of economic dynamics*, 15(2), 226-243.

<sup>35</sup> James, R. N., III. (2016). The new statistics of estate planning: lifetime and post-mortem wills, trusts, and charitable planning. *Estate Planning & Community Property Law Journal*, 8(1), 1-39.

<sup>36</sup> Poterba, J. M. (2001): Estate and gift taxes and incentives for inter vivos giving in the US, *Journal of Public Economics*, 79(1), 237-264.

<sup>37</sup> Kopczuk, W., & Slemrod, J. (2003): “Tax Consequences on Wealth Accumulation and Transfers of the Rich,” in *Death and Dollars: The Role of Gifts and Bequests in America*, ed. by A. H. Munnell & A. Sundén, pp. 213-249. Brookings Institution Press

<sup>38</sup> Kopczuk, W., & Slemrod, J. (2005). Denial of death and economic behavior. *Advances in Theoretical Economics*, 5(1), 1-24.

In this death related context, there is a high value to pursuing LASTING social impact. There are tax advantages to current gifting in estate planning, but this generates immediate impact, rather than the desired lasting social impact. In practice, taxpayers use the legal fiction of a Crummey powers in order to give to an ILIT or dynasty trust that will not benefit the recipient until well after the donor's death.<sup>39</sup> In one experiment, a poverty relief charity was described as an organization that focused on either "meeting the immediate needs of people" or "creating lasting improvements that would benefit people in the future". Which worked better? If the people had NOT been reminded of their death, the first description generated more gifts. If they HAD first been reminded of their death, the second description worked better. Again, in death related contexts, the goal is to focus on pursuit of lasting social impact. In an experiment to encourage a second memorial donation, adding a recognition goal increased intended giving dollars by 50%. (The phrase was "If total gifts exceed \$10,000 this will be recognized in the annual report as one of our highest level "gold circle" memorial tributes.") However, adding a permanence goal increased intended giving amount by 150%. (The phrase was "unless total gifts exceed \$10,000 at which point this fund will become a perpetual scholarship fund".)

The strategies in this area are also similar. First, if you want a larger audience, don't lead with death. Removing extraneous death-related terms ("that will take effect at my death") when describing a charitable gift in a will significantly increased interest in making such gifts (James 2016). Also, consider non-death related descriptions, motivations or lead-in topics such as asset protection, saving taxes, key legal issues, or senior concerns.

Another strategy is to emphasize lasting social impact. This is the idea that something reflecting the person's life story (community and values) will live beyond them. This connection is obvious with dynasty trusts, private foundations, and other long term plans. One might emphasize that without planning the estate becomes a big pile of money for heirs to quickly blow, violating client values. But with planning the estate can make a lasting impact expressing client values, e.g., education for offspring, retirement for spouse, wage matching trust payments and so forth.

Presenting a social norm default is also powerful. Inclusion of a charitable bequest increased more than three-fold when the drafting professional mentioned, "Many of our customers like to leave money to charity in their will" (p. 22).<sup>40</sup> I also (2016)<sup>41</sup> reported a similar effect for a social norm ("Many people like to ....") statement in the charitable bequest context in the United States.

### ***Medical end-of-life planning***

As with the previous areas, initial avoidance suggests resistance to contemplation. That is what we see. Despite the importance for fulfillment of patient desires and for financial outcomes,

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<sup>39</sup> Willms, A. J. (2000). Split dollar withdrawal powers and the generation-skipping insurance trust. *Journal of Financial Services Professionals*, 54(1), 63-66

<sup>40</sup> Sanders, M., Halpern, D., & Service, O. (2013). Applying behavioral insights to charitable giving. UK Cabinet Office: Behavioural Insights Team. London. Retrieved from [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/203286/BIT\\_Charitable\\_Giving\\_Paper.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/203286/BIT_Charitable_Giving_Paper.pdf)

<sup>41</sup> James, R. N., III. (2016). Phrasing the charitable bequest inquiry. *VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations*, 27(2), 998-1011.

even with free availability from medical care providers, only about 8% to 17% of adults over age 65 have advance directives.<sup>42</sup> Pursuit of lasting social impact suggests that once mortality becomes “real,” social impact will become more attractive. Indeed, a terminal diagnosis can lead to a rapid shift in attitudes to become more other-centered.<sup>43</sup> Generativity or “the concern in establishing and guiding the next generation” is a particularly important focus at older ages (p. 262).<sup>44</sup>

The strategies are also similar. Again, if you want a larger audience, don’t lead with death. Payne, Prentice-Dunn, and Allen<sup>45</sup> found that a more death-focused, threatening intervention was less successful in generating completed advance directives than a positive intervention encouraging healthy aging. It may also be powerful to emphasize lasting social impact. Completing medical planning documents may be justified in terms where the patient is a “pioneer” setting an example that inspires loved ones, or is communicating important values to others by the act, or is helping others by relieving the burden of painful decisions. Presenting a social norm default is also powerful as seen by the massive impact of opt-in as compared with opt-out registration systems for organ donations.<sup>46</sup>

### *Other decisions*

These same mortality salience issues can arise in a variety of other contexts. Ameriks and associates<sup>47</sup> identified a “long-term care insurance puzzle” where people hold far less insurance than is economically justified. Similarly, the relatively low level of participation in prepaid funeral plans<sup>48</sup> is unsurprising. In retirement, spending no more than current income (from assets or otherwise), is the highest level of spending that does not require contemplation of the timing of one’s own death.

### *Summary*

Regardless of the circumstances, four strategies are consistently effective in these end-of-life planning contexts. Thus, these are four strategies that can confidently be applied in planned giving marketing as well. They are:

1. If you want a larger audience, don’t lead with death
2. Leading with death is OK for “low hanging fruit” strategy or captive audience.
3. Emphasize LASTING social impact
4. Present a social norm default

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<sup>42</sup> Musa, I., Seymour, J., Narayanasamy, M. J., Wada, T., & Conroy, S. (2015). A survey of older peoples’ attitudes towards advance care planning. *Age and ageing*, 44(3), 371-376.

<sup>43</sup> Vail, K. E., Juhl, J., Arndt, J., Vess, M., Routledge, C., & Rutjens, B. T. (2012). When death is good for life considering the positive trajectories of terror management. *Personality and Social Psychology Review*, 16(4), 303-329.

Yalom, I. (2015). *Creatures of a day: And other tales of psychotherapy*. Basic Books: New York.

<sup>44</sup> Schoklitsch, A., & Baumann, U. (2012). Generativity and aging: A promising future research topic?. *Journal of Aging Studies*, 26(3), 262-272.

<sup>45</sup> Payne, K. L., Prentice-Dunn, S., & Allen, R. S. (2009). A comparison of two interventions to increase completion of advance directives. *Clinical Gerontologist*, 33(1), 49-61.

<sup>46</sup> Johnson, E. J., & Goldstein, D. (2003). Do Defaults Save Lives? *Science*, 302, 1338-1339.

<sup>47</sup> Ameriks, J., Briggs, J., Caplin, A., Shapiro, M. D., & Tonetti, C. (2015). Late-in-Life Risks and the Under-Insurance Puzzle. Unpublished paper.

<sup>48</sup> Hickey, D., & Quinn, S. (2012). 'I don't want to talk about it.' Raising public awareness of end-of-life care planning in your locality. *International journal of palliative nursing*, 18(5).