

# 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. Given the COVID-19 pandemic, a large baby boomer generation, rising chronic illness rates and ongoing mental health crises, curiosity and perspectives about death are changing.<sup>1</sup>

It’s now OK to talk more about death. The international Death Cafe movement, which supports informal get-togethers for strangers to discuss death in an open environment is rapidly growing across the world.<sup>1</sup> “Baby boomers are realizing their years are numbered and are seeking ways to make them more meaningful.<sup>2</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>3</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>4</sup> apps such as WeCroak, Your Life in Weeks and Lifespan help remind you of your impending demise, and Death Cafe has held more than 16,000 sessions in 85 countries around the world.<sup>5</sup>

## 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. According to Doughty, “People see honest conversations about death as the cornerstone of a healthy society.”<sup>2</sup>

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 green burials, being entombed in a coral reef, donated to science, freeze-dried or purified in a mushroom 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.



## 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. Only half – 52% – of American adults own life insurance and 41% of the insured and uninsured say they don't have enough life insurance. And even though many advocate death positivity, only 40% of Gen Z adults and 48% of millennials say they own life insurance.<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. Benefits from many hospital indemnity, cancer or critical illness coverages can be used to help with care-giving and even end-of-life care.

And while you're not in the room for those types of family conversations, 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> HealthNews. "Death cafes spread rapidly around the world." March 14, 2023. [Accessed 7.12.23.](#)

<sup>2</sup> HealthNews. "The death positive movement explained." May 15, 2023. [Accessed 7.12.23.](#)

<sup>3</sup> bigAZbigmedia. Millennials are the 'death positive' generation and it's time to follow their lead." July 5, 2022. [Accessed 7.12.23.](#)

<sup>4</sup> W.W. Norton. "Smoke Gets in Your Eyes: Overview." [Accessed 7.12.2023.](#)

<sup>5</sup> Death Cafe. "Death Cafe worldwide map." [Accessed 7.12.2023.](#)

<sup>6</sup> The Washington Post. "Comparing green funeral options, from composting to natural burial to water cremation." Jan. 31, 2023. [Accessed 7.12.23.](#)

<sup>7</sup> Cake. "22 innovative burial alternatives for non-traditional people." Updated 4.23.22. [Accessed 7.12.23.](#)

<sup>8</sup> LIMRA. "New study shows interest in life insurance at all-time high in 2023." April 24, 2023. [Accessed 7.12.23.](#)

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