

Let's face it



The Myend® White Papers

The Myend® White Papers

Table of Contents

Just in case	4
Let’s communicate	5
How can I make my last goodbye meaningful?	5
How can I protect my family from suffering?	6
What is your digital legacy?	7
How thinking about death can lead to a good life	8
Scientific proof	9
Blue zones	10
Blue zones around the world	11
POWER-9	12
COVID-19	16
The Corona crisis made you think and You’re not the only one	16
The Corona crisis and signing your will	17
Virtual signing	17
Social distancing will-signing	17
The DIY Will	18
Your digital final will	18
Cultural differences	20
Death Rituals & Celebrations	21
The Catacombs of Paris	22
About Myend	24
Keynotes	26





Praia de São Rafael, Albufeira, Portugal - Dan Gold



Just in case

It's sunny August. Maria is sitting down on the Praia de São Rafael beach near Albufeira, Portugal watching her ever-loving family and friends having fun in the water. It's 35 degrees Celsius, she is eating her ice cream feeling happy and grateful for this moment.

By the age of 30, she already has everything she ever wished for. Loving husband and a beautiful son. House,

car, and a decent job. Friends she can trust. And a lot of years of joy in front of her. Instead of embracing her moment of gratefulness, Maria started feeling anxious. Her palms are sweaty and she starts looking pale and uncomfortable. A thought that something might happen to ruin all of it pops into her mind.

What if something happens to her tomorrow and she doesn't secure the future of her son? Or if she doesn't get a chance to say the last goodbye?

Maria shakes her head in the moment, suppresses this thought, and decides not to mention it to anyone. She finishes her ice cream and jumps into the water to enjoy every possible moment of vacation with her family. Has something similar ever happened to you?

Although a significant percentage of people on this planet have anxious thoughts, not many will speak of them. And that's okay. All of us have thoughts buried deep down. There are so many reasons for it: we don't want to stress the ones we love, we think it's not "normal" to speak of some topics, we are afraid to relieve certain thoughts. It's fine. We don't have to speak of it.

Death is not the opposite of life, but a part of it.

- Haruki Murakami

Let's communicate

As Murakami wrote: "Death is not the opposite of life, but a part of it." We know it from the moment we are born. That's why we live every day the best we can. There's a lifecycle. And the end is inevitable. The only uncertainty is that we don't know when, how, or where it happens. That brings a lot of questions to our minds. We know you might not speak of it, but you can't deny you asked yourself some "just in case" questions. We all did. Let's go through a few that are most often wondered.

How can I make my last goodbye meaningful?

You should ask yourself this question because you never know what might happen. People leave every day without saying goodbye and leave their loved ones reliving their last moment together. There's no need for this. Create your last goodbye the way you want to be remembered. Believe it or not, there are many ways to do it. Are you a positive, friendly, open person? Are there any joyful moments you don't want to be forgotten? It's important to have a meaningful closure, it can make everything easier for the ones you love.

How can I protect my family from suffering?

Truth is, you can't. Sorry to share the unfortunate news, but we believe that honesty is the best policy when it comes to topics like this. You can only help them in their grief by leaving positive and hopeful messages. You know best what makes the ones around you happy. Give them ideas of creating little traditions or future events that will make them look forward without forgetting you. For instance, if someone always told you how they wanted a dog or to travel the world, but they never did, encourage them to do so. Inspire them to celebrate special days and make the most out of life.


There are so many other questions like this we face each day. And so many others we should be thinking about. And all of the answers are in an e-will. If you never tried making one, you can do so in mere minutes at myend.com. Make sure to secure yourself 'just in case' so you can live without worries and regrets. Make the best out of each day, but be sure to have the ending you wish for. Regardless of what happens. Because you don't get a chance to say the last goodbye twice.


Sharing is good, and with digital technology sharing is easy


– Richard Stallman


What is your digital legacy?




 **49%** of the people want their Facebook Deleted

 **28%** have a plan for online account passwords

 **31 %** considered writing a final tweet

 **55%** of the people haven't communicated their end-of-life wishes with loved ones

 **90%** of the people say talking to their loved ones about end-of-life care is important

How thinking about death can lead to a good life

At Myend we strongly believe that thinking about death does not have to be scary, painful or bad. In fact, there is scientific proof that suggests that contemplating your demise can have positive results for your own life and that of others. But how does that work? Can death really mean something positive?

Scientific proof

The short answer: Yes. According to research, an awareness of mortality can improve physical health and help you re-prioritize your goals and values. Even non-conscious thinking about death – say walking by a cemetery – could prompt positive changes and behavior. This means that even having the Myend app on your phone can work as a non-conscious reminder that brings positive change to your life!

In a 2007 study, University of Kentucky psychologists Nathan DeWall and Roy Baumesiter divided several dozen students into two groups. One group was instructed to think about a painful visit to the dentist while the other group was instructed to contemplate their own death. Both groups were then asked to complete stem words, such as “jo_”. The second group – the one that had been thinking about death – was far more likely to construct positive words, such as “joy”. This led the researchers to conclude that “death is a psychologically threatening fact, but when people contemplate it, apparently the automatic system begins to search for happy thoughts”.

Jo..b
Jo..bless
Jo..ggers
Jo..stled

Jo.. y
Jo.. urney
Jo..lly
Jo..king

If you avoid thinking about the end because you’re afraid of death, you might be wasting an opportunity. After all, death is what gives life its edge. Think about it this way: if life never ended, would it really still be that special? Laura King, professor of psychological sciences at the University of Missouri, Columbia, studied life and death from an economics perspective, as commodities. Death represents the scarcity of life, and understanding life as a scarce commodity enhances appreciation of life. Too much of a good thing decreases its value. This is true for anything, but especially for something as precious as life. Even when you’re healthy, young and happy, something or someone could end it all. And so embracing death, rather than fearing it, can help us find pleasure in living.

[Want to read more?](#)

Blue zones

How to make it to the age of 100

At Myend we are just as much concerned about life as we are about death. Because not only can embracing death lead to a good life, a good life can also lead to a good death, a very late one! We can learn how this is done from the people living in the so-called “Blue Zones”. These are areas known for the high life expectancy of their inhabitants. Many of them are centenarians, people of 100 years or older! When researching life expectancy all around the world, 5 areas were identified that scored particularly high.

Blue zones around the world



Loma Linda, United States

This area is known to host the highest concentration of Seventh Day Adventists. They live an average of 10 years longer than their North American counterparts.

Nicoya, Costa Rica

This peninsula has the world's lowest rates of middle age mortality and the second highest concentration of male centenarians.

Sardinia, Italy

Particularly the Barbagia region, mountainous highlands of inner Sardinia, an island belonging to Italy. It hosts the world's highest concentration of male centenarians.

Ikaria, Greece

An Aegean Island with one of the world's lowest rates of middle age mortality and the lowest rates of dementia.

Okinawa, Japan

Once called the land of the immortals, this area has the longest-lived female population in the world.

POWER-9

Lifestyle Habits of the World's Healthiest

Dan Buettner, a National Geographic Fellow and multiple New York Times bestselling author, and his team of demographers and researchers found that all blue zone areas share nine specific lifestyle habits. We'll walk you through the so-called 'Power-9' Lifestyle Habits of the World's Healthiest, Longest-Lived People.



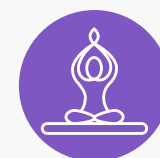
Move Naturally

The world's longest-lived people don't pump iron in the gym or run marathons. Instead, they live in environments that constantly invite them to move without even thinking about it. They grow gardens for instance and don't have efficient tools for house and yard work.



Purpose

The Okinawans call it "Ikigai" and the Nicoyans call it "plan de vida;" for both it translates to "why I wake up in the morning." Knowing your sense of purpose is worth up to seven years of extra life expectancy.



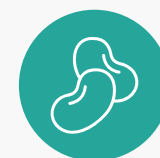
Downshift

Stress leads to chronic inflammation, associated with almost every major age-related disease. People in the Blue Zones are not completely free of stress. But, what the world's longest-lived people have that we don't are routines to shed that stress. Okinawans take a few moments each day to remember their ancestors, thereby embracing death and keeping the dead close. Adventists pray, Ikarians take a nap and Sardinians do happy hour.



80% Rule

"Hara hachi bu" – the Okinawan, 2500-year old Confucian mantra said before meals reminds them to stop eating when their stomachs are 80 percent full. The 20% gap between not being hungry and feeling full could be the difference between losing weight or gaining it. People in the blue zones eat their smallest meal in the late afternoon or early evening and don't eat any more the rest of the day.



Plant Slant

Beans, such as fava and black beans, and soy and lentils, are the cornerstone of most centenarian diets. Meat -mostly pork- is eaten on average only five times per month. Serving sizes are 3-4 oz., about the size of a deck of cards.



Wine at 5

People in all blue zones (except Adventists) drink alcohol moderately and regularly. Moderate drinkers outlive non-drinkers. The trick is to drink 1-2 glasses per day (preferably Sardinian Cannonau wine), with friends and/or with food.



Belong

All but 5 of the 263 centenarians that were interviewed belonged to some faith-based community. Which faith it is doesn't seem to matter. Research shows that attending faith-based services four times per month could add 4 to even 14 years of life expectancy.



Loved Ones First

Successful centenarians in the blue zones put their families first. This means keeping aging parents and grandparents nearby or in the home. They commit to a life partner (which can add up to 3 years of life expectancy) and invest in their children with time and love.



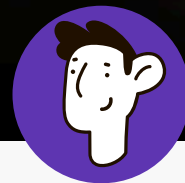
Right Tribe

The world's longest lived people either chose for or were born into social circles that supported healthy behaviors. Okinawans for instance, created "moais", groups of five friends that are committed to each other for life. Research from the Framingham Studies shows that smoking, obesity, happiness, and even loneliness are contagious. So the social networks of long-lived people that support and motivate each other have favorably shaped their health behaviors.

Now this is not a guaranteed recipe for success. To make it to the age of 100, you need good genetics and luck in general. But most of us have the capacity to make it well into our early 90's and largely without chronic disease. As the Adventists demonstrate, the average person's life expectancy could increase by 10-12 years by adopting a Blue Zones lifestyle.



COVID-19



The Corona crisis made you think and You're not the only one

Amid the climate of uncertainty surrounding the coronavirus pandemic, people of many ages and walks of life, have started to think about the difficult subject of their mortality. All around the world, a surge in the amount of wills that are created can be observed. Notary offices in every country have probably never experienced a busier year than 2020. Everyone is thinking, "I should probably get a will done, just in case." Not only notary offices have gotten busier with will making or signing appointments, also Myend saw a huge spike in the amount of downloads.

This clearly shows a growing need for digital wills, and this means current legislation will have to modernize.

The Corona crisis and signing your will

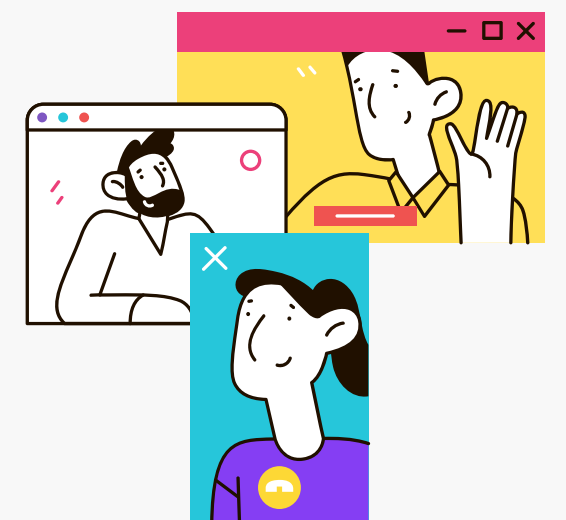
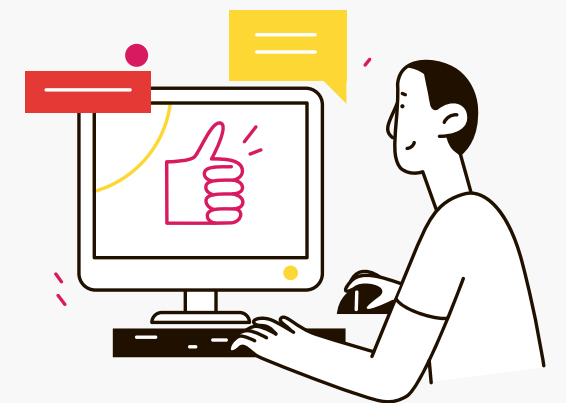
As COVID-19 keeps people at home, be it because of lockdown measures or because they aren't feeling well, meeting with a lawyer or notary to create a will has become more complicated. Yet the law in most countries requires at least one agent of the law to be present when a will gets signed. This year, many countries have made (temporary) adaptations to the law and many lawyers and notaries have gotten creative.

Virtual signing

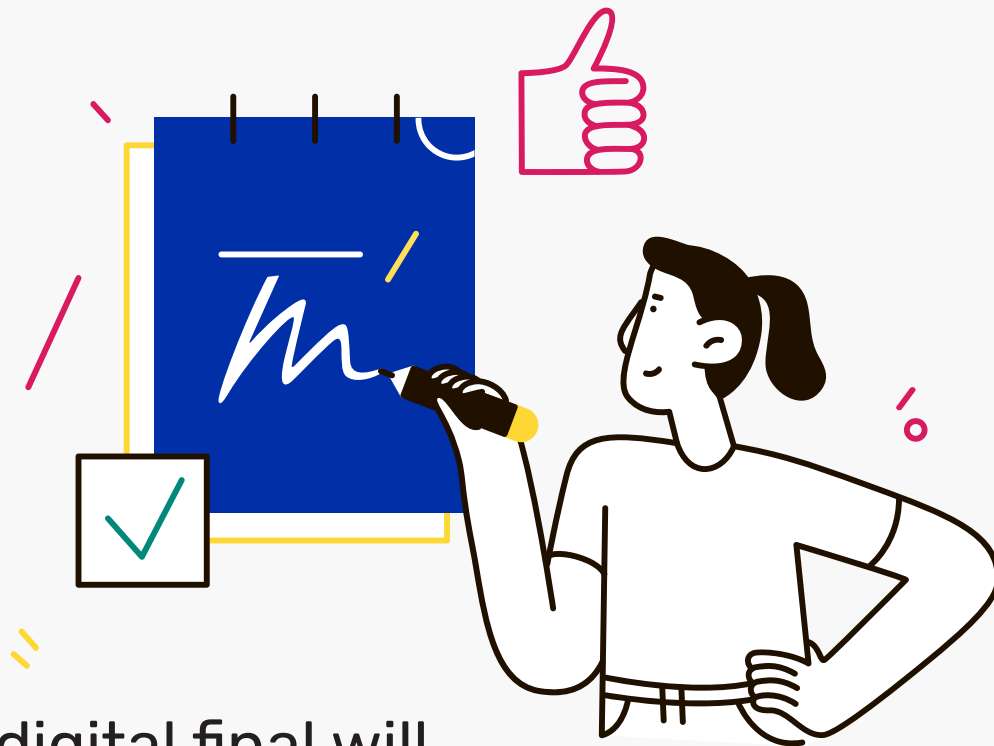
In many countries, it is allowed during the pandemic to sign your will during a video call with a notary who is watching and listening through the online connection.

Social distancing will-signing

Other creative solutions notaries have found are signing documents from the car in a "drive-by" past the notary office, or signing your will in your living room, with the notary watching from the other side of the window. Whether in person or on video you usually have to show a notary your ID to ensure that the will belongs to you and that you have the mental capacity to create one. Creative solutions are great, especially in times of crisis. But how about the future? Wasn't there a growing need already for a more smooth process of will creation and signing?



The DIY Will



Your digital final will

Myend e-will is an estate-planning service that explains and clarifies what your final wishes are at the time that you have passed away. Your e-will provides the needed information for those who are left behind. It is your online last will and testament.

Most people know that having some type of legal estate planning would be important, but the number of people who actually have one is declining. It seems that younger generations are postponing this more and more.

An e-will is (currently) a non-legally binding service, so when you do not have an official estate planning document it can help others to understand what should happen with your estate.

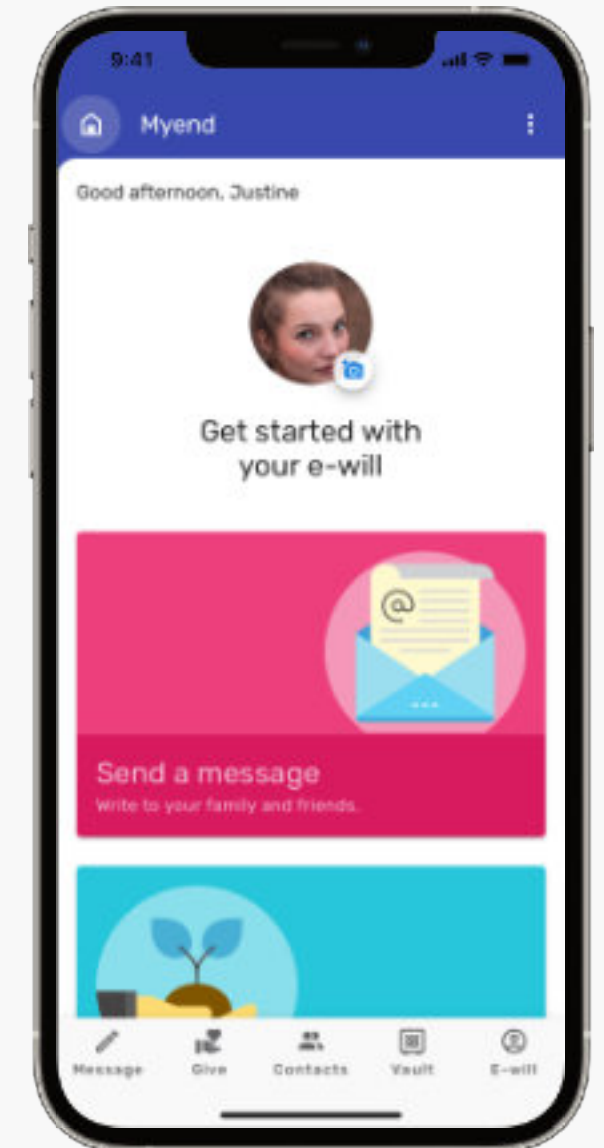
The great thing about Myend is that you don't have to sit down and organize your will, wishes and messages all at once. That's what puts the 'e' in e-will – it's electronic. It's safely stored in the cloud, ready for you whenever you want. You can always keep changing it, by adding new items you bought, changing passwords you have, and keeping notes for people you love as they come to mind.



Download the Myend App

QR Scan with mobile

- 1 Create your account**
Simply tap the 'Sign up' button and fill in your details. Confirm your email address through the email you receive in your inbox.
- 2 Log into your account**
Now you can log in with the credentials you just created and get access to the app and web environment.
- 3 Browse around**
See all that Myend has to offer. In Messages you can send people a note after you're gone. Belongings is where you can list what you own, simply by taking pictures. In Contacts you can add family members, trustees and friends. And in the digital Vault, you can store your passwords and accounts. On your personal page you can complete your profile by adding a picture and your address details.
- 4 Create your e-will**
When you click on the 'You' tab, you will find 'Your e-will.' Click on the pencil icon to start your e-will. It only contains 4 questions, you'll be done in no-time.
- 5 Use Myend's functionalities**
Anytime, anywhere – when you are ready.



Security is not just a feature, it's at the core of Myend

Your Myend account is end-to-end encrypted. Only you and (once you're gone) your beneficiaries can read your e-will. Nobody else can, not even Myend. However, if you have any questions, we're always there to help you out.



Cultural differences

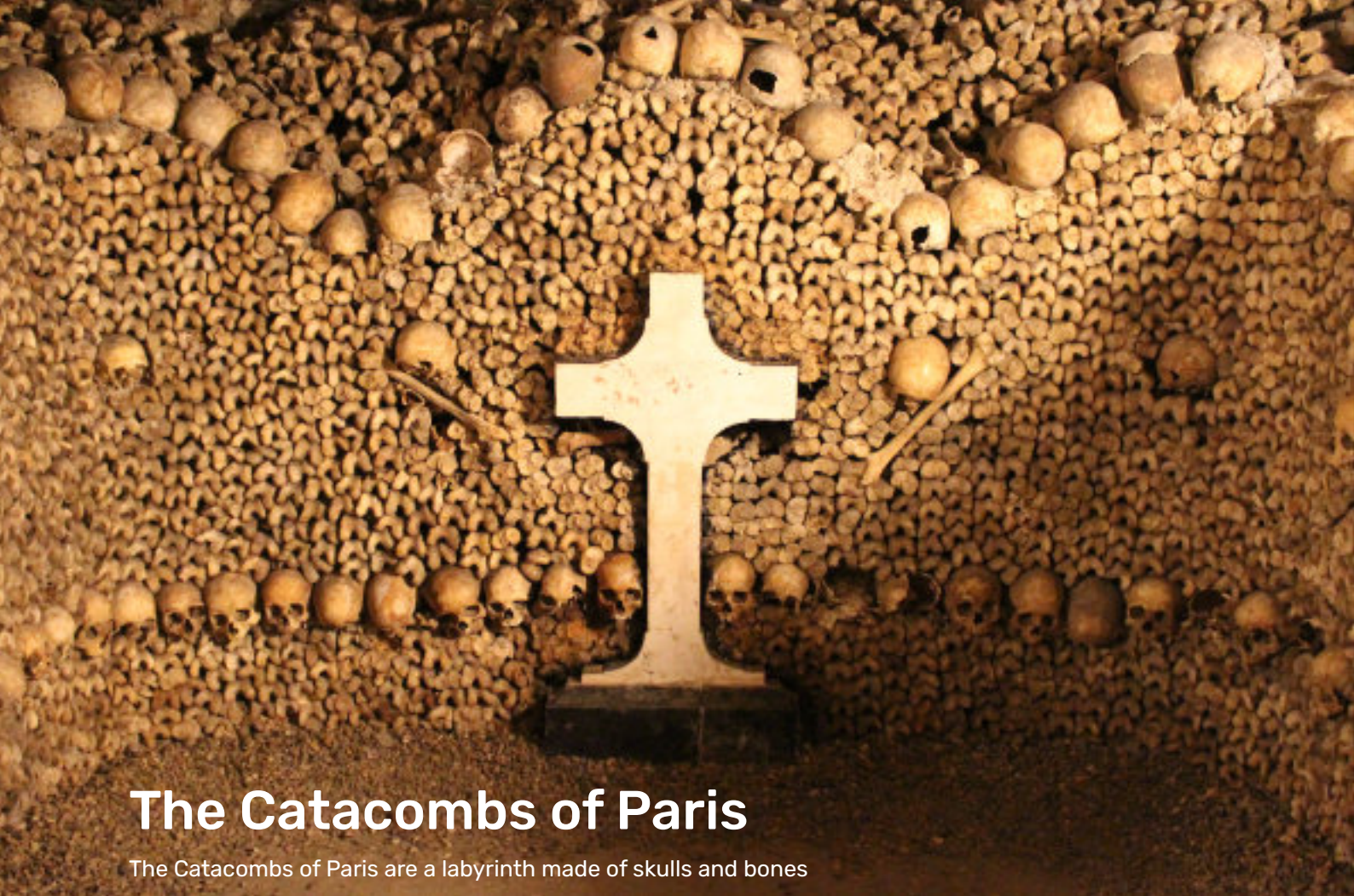
Death Rituals & Celebrations

The idea of embracing death can feel uncomfortable, depending on your culture or religion. According to psychologist Sheldon Solomon, Americans are particularly prone to distracting themselves from the ever-present specter of death. Also other Western societies are known to not think or talk about death too much.

On the opposite end of that spectrum is Buddhist Butan, where cultivated death awareness is a daily practice. According to the Gross National Happiness index, Butan is one of the happiest countries in the world. Part of their happiness seems to be coming from the fact that citizens face death a lot—it is expressed in their language, iconography, extensive mourning rituals, and cultural instruction to consider death, consciously, five times a day.

Westerners who travel to Bhutan highly recommend the practice, saying it has liberated them from their fear of death. “I realised thinking about death doesn’t depress me. It makes me seize the moment and see things I might not ordinarily see,” writes Linda Leaming, author of *A Field Guide to Happiness: What I Learned in Bhutan About Living, Loving and Waking Up*.

The concept of death awareness is not new. *Memento mori* (Latin for 'remember that you [have to] die') is an artistic or symbolic reminder of the inevitability of death. The concept has its roots in the philosophers of classical antiquity, and appeared in art throughout the centuries. A skull is one of those expressions of **Memento mori** and can be found as art pieces on its own, in paintings or even in jewelry. One place where you will find many (very many!) memento mori skulls is in the Parisian catacombs.



The Catacombs of Paris

The Catacombs of Paris are a labyrinth made of skulls and bones

France is famous for its baguettes and cheeses. But, have you heard about the rich history of burials at the Catacombs of Paris?

Early History of the Catacombs

Originally, Parisians buried their dead within city limits in chapel cemeteries until the late 18th century. Additionally, they often buried human remains within the walls of churches since proper burial protocols were not in place. At some point it had become common for the rotting corpses to produce a rancid odor and function as source of infectious diseases.

Therefore, in 1785 Parisian authorities had to issue a ban. According to that regulation all burials needed to take place out of the city limits from that point onward. Moreover, cemeteries were to close immediately and they had to move all the corpses to a different location. Although Aristocrats managed to transfer the remains of their dead relatives to the Père Lachaise cemetery, the rest could not. Therefore, the new regulation prompted the relocation of more than six million corpses!

Underground Labyrinth

As a result, the formation of tunnels and underground network of passages started in in 1786. And that was the beginning of the Catacombs of Paris! To this day, the Catacombs exist as a huge underground labyrinth, built to be the new home of millions of dead Parisians. It took years for this undertaking to be completed for a variety of reasons. The main reasons it took so long were the number of corpses and the fact that transportation took place on horse carriages.

French Revolution

It was only after the French Revolution of 1789 that more official organizations started structuring the Catacombs. Because of that, the remains of Parisians were incorporated in the construction and decoration of the Catacombs. For example, bones and skulls were placed on top of each other, forming often pillars of shapes on the walls.

The transportation of corpses to the Catacombs continued until 1814. Upon completion of this challenge, the Catacombs were officially open, and a commemorative sign was placed by the entrance:

"Arrête! C'est ici
L'Empire de la Mort"

– Stop! This is the Empire of Death.

Catacombs & World War II

The French Resistance used the Catacombs of Paris during World War II! Because of the complexity of the tunnels, the French managed to hide from the Nazis. The Resistance even ended up choosing the Catacombs as the headquarters of their operations. Also, the tunnels functioned as the heart of the French insurrection that freed Paris by the Axis Powers. Therefore, the Parisian Catacombs are a great example of a burial practice that led to historic changes for the living!

About Myend



Myend Headquarters, Amsterdam, The Netherlands – Mathieu van Ek



Myend Office @TNW City Amsterdam – Mathieu van Ek

Myend's mission

Myend's mission is to redefine your personal will, make it universally accessible and shareable, and always expressed in understandable words. Myend is helping people make difficult decisions in simplistic new ways. We want to solve future inheritance problems and create a new smart standard for e-will making and sharing around the world.

Helping people share their wishes

Having founded and sold a successful business, Douwe Cobelens spent several years traveling the world, helping and funding startups, fixing cars and racing to the most beautiful corners of the planet. Besides experiencing adventure and beautiful moments, he also had to endure the tragic loss of several people very close to him in a short period of time. All those tragic losses inspired him to transform the sadness into something that all of the people on this planet can leave behind. So, in 2019, Myend was born.

The COVID lockdown made the world think digital and it offered time to design and build the Myend App together with a small team. We believe everyone should get access to a free e-will that empowers people to arrange the most basic matters for those that are left behind.



"I found out that we don't always get a chance to say goodbye twice. Truth to be told, goodbyes are not like they present them in movies – ending a lifetime is messy and complicated for everyone. I have never thought about it before my experience, but it's excruciating to deal with the digital heritage and limited access to devices when someone leaves without giving you instructions. It made me wonder how to solve this for myself and others, just in case.

So remember – life is short, don't leave without saying goodbye!"


– Douwe Founder & CEO Myend.com

Keynotes

Don't leave without saying goodbye



Important points

- An e-will is a representative service to state your final wishes and tell your family and friends who you want to leave your belongings and digital heritage to at the time of your death.
- Once you are gone, your Myend e-will will be accessible for your Trustees to execute your final wishes and access your (hardware) accounts and (social media) passwords.
- Besides, your messages can be sent out, allowing you to shape the memory that will stay in the hearts and minds of your loved ones 
- Life is precious, don't forget to enjoy!



Disclaimer

An e-will does not have any legal grounds at this point, it provides guidance for your Trustees and beneficiaries and helps the executor to handle your estate. This means you will need a legally binding will to take care of matters like naming a guardian for your children and the transfer of assets.

Legislation all around the world is old-fashioned and doesn't reflect our new (digital) culture anymore. Part of Myend's mission is to be part of and support a changing movement in this subject, by showing a reliable alternative.

Myend - dance with death, enjoy your life 