



## 6 VITAL DOCUMENTS EVERYONE MUST HAVE

### 1. Living Will

This document specifically appoints a person to make your final life decisions. Do not leave these decisions for your family to argue over. Make it easy for everyone concerned and put your end-of-life instructions in writing.

### 2. Durable Power of Attorney (DPOA)

This document allows the people appointed to make financial decisions on your behalf. This is very important if you become temporarily or permanently incapable of doing so. If you are unable to speak, think or make decisions, the person appointed will be able to contact banks and mortgage companies and make payments and inquiries on your behalf. Do not wait for the emergency to happen, take care of this in advance.

### 3. Designation of Healthcare Surrogate

This document is like a Living Will, however, this document appoints a person to obtain medical information and to make all medical decisions on your behalf, not just end-of-life decisions. In an emergency, make it easy for you to get the treatment you need, and have this document prepared now.

### 4. HIPAA Compliant Health Authorization (Health Instructions Provider Authorization Act)

This document allows the person you appoint the ability to obtain health care information from medical providers as well as your medical insurance. This document does not allow a person to make decisions on your behalf like the Healthcare Surrogate. This document is vital for children that are over the age of 18 and go off to college as well as for elderly people. In an emergency, without this document, you will be unable to obtain detailed health information about your adult children in college. Do not delay as you cannot plan last minute for emergencies

### 5. Pre-Need Designation of Guardian

This document designates a person to become your legal representative in the event you are determined to be mentally incapacitated and in need of a Guardianship. The Judge makes the final determination, however designating someone in advance can streamline the process and save time, effort, money, and any arguing.

### 6. Last Will and Testament and/or Revocable or Irrevocable Trust

Whether it be a Will or a Trust, everyone needs a document signed with the necessary formalities required by law in order to distribute their assets such as a home, bank account, investment account and personal property upon their death. No one likes to think about death; however, proper planning can save you and your loved one's time, effort, money, and potential conflicts among your heirs. A trust is a good way to pass along assets to young or adult children and restrict their ability to use it all at one time. These decisions should be discussed with an attorney experienced in probate and estate matters.

**DO NOT DELAY – NO ONE CAN PLAN WHEN AN EMERGENCY MAY ARRIVE  
PROTECT YOUR HEALTHCARE AND YOUR FINANCES**