

These are the most important initial documents to complete

- ❑ **Durable Power of Attorney:** A power of attorney is a document you can use to appoint someone to make decisions on your behalf. The appointment can be effective immediately or can become effective only if you are unable to make decisions on your own. This does not have to be the same person as your health care agent.
- ❑ **Medical Power of Attorney or Healthcare Proxy:** A health care proxy is a legal document that names someone to make medical decisions on your behalf if you can no longer communicate. Everyone 18 and older needs one, and it is a fairly simple document to create.
- ❑ **Advance medical directive:** An advance directive, sometimes called living will, outlines your preferences for care in case you cannot communicate them yourself. It will guide your health care agent(s) and doctors to make the right decisions for you. This may be combined with your medical power of attorney.
- ❑ **Will:** A will details wishes for distribution of property and assets after you die. Writing a will ensures that you (and not a court) decide where your assets go. It reduces or eliminates disputes among heirs.
- ❑ **Trust:** A trust agreement is a document that spells out the rules that you want to be followed for assets held in trust for your beneficiaries. Common objectives for trusts are to provide support for a disabled relative, reduce the estate tax liability, protect property in your estate, and avoid probate.
- ❑ **Beneficiary Designations:** Beneficiary designations are found on retirement accounts and life insurance policies. These designations dictate who will receive benefits when you pass, and they supersede what's in your will, making it important that you review your designations on a regular basis.

Additional documents to consider and compile:

- ❑ DNR (Do Not Resuscitate) or POST (Physician Order for Scope of Treatment)
- ❑ Long Term Care Insurance
- ❑ Memorial plan
- ❑ Organ donation