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"Accumulating wealth is one thing. Preserving it is another. Let our family help yours."

Special Report

Advance Directives

Top 10 Points to Remember

- 1. A Financial Power of Attorney, one type of advance directive, allows you to choose the person who can pay your bills and manage your assets if you become incapacitated. This person is commonly referred to as your "Financial Agent." Without a Financial Power of Attorney, your spouse or heirs may not have any access to your financial assets, if you become disabled.
- 2. A Financial Power of Attorney can avoid the need for a costly and possibly contentious Conservatorship court proceedings to protect your assets if you become incapacitated.
- 3. A Financial Power of Attorney is usually a better choice than naming your adult children or friends as joint signors on your bank accounts.
- 4. It is very important to choose your agent carefully. A Financial Power of Attorney can be misused by an unscrupulous agent.
- 5. A Medical Power of Attorney, another type of advance directive, allows you to let your doctor know, who will make decisions about your health care, including hospital, hospice, and nursing home care, if you are not able to make those decisions yourself. This person is commonly referred to as your "Medical Agent."
- 6. If you have wishes about organ or tissue donation, you can express those wishes in your Medical Power of Attorney.

- 7. A Medical Power of Attorney can specify religious or other beliefs that guide your medical decision making.
- 8. A Medical Power of Attorney can avoid the need for an expensive and time-consuming Guardianship court proceeding if you become incapacitated.
- 9. Within your Medical Power of Attorney you are able to express your values and wishes with regard to life-prolonging medical treatment such as ventilators, artificial nutrition, artificial hydration, and dialysis.
- 10. A Living Will is another type of advance directive A Medical Power of Attorney and a Living Will can guide and support your medical agent in deciding what kind of care you would want to receive.