# **Understanding Advance Directives**

Presented by Matt Glova, CFP®

If you became seriously ill and could no longer communicate your wishes, how would you want to be cared for? Which treatments would you want and which would you want to avoid? Advance directives allow you to convey your decisions for end-of-life care to family, friends, and health care professionals, helping prevent confusion down the road.

### What Are Advance Directives?

Advance directives are legal documents that make your preferences for medical care known *before* you become ill. Through an advance directive, you can appoint someone to make decisions for you if you're unable to do so, as well as tell your health care providers how to manage your treatment. For example, in the case of a terminal illness, you might request that health care professionals keep you comfortable and pain free without resorting to extraordinary and costly measures. Or you might state that you want a certain treatment no matter how ill you are.

#### **Important Considerations**

An advance directive becomes effective only if your doctor verifies that you have a terminal or irreversible condition and you cannot communicate. Advance directives are not set in stone; they can always be amended or revoked. (They cannot, however, be changed by a relative or well-meaning friend.) If you do decide to amend or revoke an advance directive, it's important to let your family, doctor, and other health care professionals know.

In the absence of an advance directive or other legal document created for you, your family can ask the courts to appoint a proxy to make your medical decisions. Usually, courts will grant only limited authority to a proxy, which may not fully address the needs of the patient and family. By drafting an advance directive, you can appoint your own proxy and provide them as broad or as narrow an authority as you wish. Keep in mind that your proxy has the legal right to make decisions for you, even if family members disagree.

It's also important to note that laws for advance directives vary from state to state, so be sure to understand the laws where you live. Although a legally valid document executed in one state will generally be honored in another, it's wise to have your documents prepared in any states you frequently visit.

### **Types of Advance Directives**

Advance directives can take several forms, but the three documents described below are the most common. You may need all three to provide comprehensive directions about your wishes.

- 1. **Health care proxy or durable medical power of attorney.** Through a health care proxy or durable medical power of attorney, you designate who can act as your advocate and make medical decisions on your behalf.
- 2. Living will. A living will is often confused with a durable medical power of attorney or health care proxy, but its scope is more limited. It describes the medical treatments you would want if you were seriously ill, but it doesn't allow you to appoint someone to make decisions for you. Typically, a living will clarifies your wishes concerning feeding and hydration tubes, breathing apparatuses, permanent dialysis, or other life-support systems.
- 3. **Do not resuscitate (DNR) directive.** If you stop breathing or your heart stops, a DNR directive instructs paramedics and other response teams not to perform CPR. You can decide where this directive takes effect: while you are in the hospital, in nonhospital emergencies, or both.

### **Another Option: Five Wishes**

Created by the nonprofit organization Aging with Dignity, <u>Five Wishes</u> is an advance directive that focuses on the patient's values about terminal care rather than specific medical treatments. Written in everyday language, the document covers the following:

- Whom you want to make your health care decisions when you cannot make them
- What kind of treatment you want or don't want
- How comfortable you want to be
- How you want to be treated
- What you want your loved ones to know

Five Wishes meets the legal criteria for advance directives in 42 states. Health care professionals will accept it in the remaining states, but it may not be honored if there are conflicting wishes among your family members.

## **Giving Your Family Peace of Mind**

By defining the type and extent of care you want to receive, you can give your family peace of mind if a painful decision has to be made. The clearer you are about your wishes, the easier it will be for the person whom you appoint to make medical decisions on your behalf. Once you have drafted an advance directive, don't forget to provide a copy to your family and health care providers, and be sure to discuss your wishes with those close to you.

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