

Planning Ahead:
Understanding
Power of Attorney
in California

Focused on Financial and Healthcare Planning for Seniors







Planning for the future is important for seniors

Introduction



Power of Attorney (POA) helps ensure your wishes are followed





Today: We'll cover Financial and Healthcare POAs

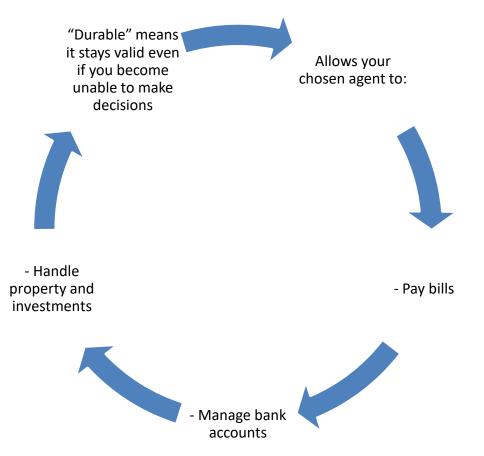
What is a Power of Attorney?

A legal document giving someone you trust the authority to act on your behalf

You (the "principal") choose an "agent" (the person who helps you)

POAs can cover money matters or healthcare decisions

Financial Power of Attorney (Durable POA)

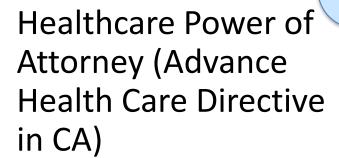


Why Seniors Need a Financial P

Protects against missed bills or financial hardship

Prevents court involvement (conservatorship)

Ensures someone you trust is in charge



Lets your agent make healthcare decisions if you cannot

Covers:

- Medical treatments

- Living arrangements

- End-of-life wishes

Often combined with a "living will"

Why Seniors Need a Healthcar POA

Ensures medical choices reflect your values

Avoids family conflict during medical crises

Gives peace of mind knowing your wishes will be honored



Choosing the Right Agent

- Pick someone:
- Trustworthy
- Good with responsibility
- Willing to honor your wishes
- Can be a family member, friend, or professional

Steps to Set Up a POA in Californa

- 1. Decide what powers you want to give
- 2. Choose your agent
- 3. Complete the proper California forms
- Financial: Durable Power of Attorney
- Healthcare: Advance Health Care Directive
- 4. Sign in front of a notary or witnesses (depending on the form)
- 5. Give copies to your agent, doctor, and trusted family members



Key Takeaways

POAs = planning ahead for money and health decisions

Helps seniors stay protected and supported

Talk to your loved ones and an attorney for guidance



Questions & Discussion

Open space for Q&A