



Planning Ahead: Understanding Power of Attorney in California

Focused on Financial and
Healthcare Planning for
Seniors

Introduction



Planning for the future is important for seniors



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 POA

Protects against
missed bills or
financial hardship

Prevents court
involvement
(conservatorship)

Ensures someone
you trust is in
charge



Healthcare Power of Attorney (Advance Health Care Directive in CA)

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 Healthcare 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 California

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