WHAT’S YOUR PLAN?

Your guide to recording your personal, health and financial choices for the future
We can’t predict the future – but we can plan for it

At some time in the future you may not be able to make your own decisions or communicate what you want or need – about your money, your personal affairs or your health.

A plan for tackling life’s uncertainties gives you confidence about getting what you want in the future.

What’s involved?
Planning ahead includes thinking about what is important to you and talking about it with your loved ones and those you trust. Most importantly, it means creating some legal documents to set out who you would want to speak for you if you cannot make decisions or communicate your wishes in the future.

Why do it now?
What happens if you become seriously ill, have an accident or develop dementia and can’t explain what you want?

It will be too late then to make a plan.

Which is why you need to act now.

"When my partner was seriously injured in an accident, I found I couldn’t sell our house because it was in both our names. It took months to sort out at a time when I needed to focus on her care and our family."
"When Mum got ill, we found that the bank would not let us act on her behalf without us being legally appointed to make decisions for her."

What are the BENEFITS of planning ahead?

- You and your family can have peace of mind over who can make decisions on your behalf.
- You take control over how decisions about your affairs will be made in the future.
- The people you trust can safeguard your wishes and are legally authorised to speak for you.
- You have confidence that you have explained your wishes to the people you trust.

What are the CONSEQUENCES of NOT planning ahead?

- No one knows what you would want.
- Someone you don't know may be making the decisions for you.
- You may end up with a different life to the one you would have chosen.
- Your loved ones may go through unnecessary stress trying to make decisions because they don't know what you would have wanted.

Everyone can start working on planning for their future.
What you need to safeguard your future

**Enduring Power of Attorney**

An *Enduring Power of Attorney* is a legal document that gives someone you trust the authority to make personal, health and financial decisions on your behalf if you are not able to do so yourself. This person must make decisions that are in keeping with what you would have wanted. You choose who can act for you and which type of decisions they can make for you in the future.

Completing an Enduring Power of Attorney gives you peace of mind. It means someone you trust will be able to make those decisions on your behalf if you can’t. This person is known as your attorney. They do not need any legal experience to carry out this role.

An Enduring Power of Attorney can be used to choose someone to make decisions on your behalf about medical treatments, but you could also use an Advance Health Directive to describe what you would want if you have specific health care choices or complex requirements.

“My family live interstate and we don’t get on well so I’ve made an Enduring Power of Attorney appointing a close friend to make decisions for me when I’m unable to do so.”
“When my dad had a stroke, he couldn’t speak. The doctors were asking us to decide whether Dad would have wanted all possible care or just to be kept comfortable. My sister and I had no idea.”

**Advance Health Directive**

An **Advance Health Directive** is a legal document that outlines what’s important to you about your medical treatment and care in the event that you cannot make or communicate decisions.

It records which treatments you would want or not want when facing certain medical situations.

If you decide to complete an Advance Health Directive, you will need to make an appointment to see your doctor. They will explain the treatments and options and, importantly, the likely medical scenarios when these treatments may be suggested for you.
Who should you appoint as attorney?

This is the most important choice you’ll make. The person you nominate will have legal power to make decisions on your behalf if you lose the ability to make them for yourself. You will want to feel secure that they understand your values and wishes, and have the skills to make good choices for you.

**Things to consider**

- You should not appoint someone solely because of their position in the family, for example, because they are the eldest child.
- Don’t appoint someone if you are feeling pressured to do so. It is up to you to decide who you want to appoint.
- You can appoint more than one attorney and pick different people for different roles.
- You can also choose if they need to make decisions independently or together.

You’ll find a useful guide about choosing your attorney at our website publicguardian.qld.gov.au/planahead

**What if you have no one?**

If you don’t feel confident that you have suitable people in your life to undertake this responsibility, you are able to nominate the Public Guardian as your attorney for personal and health care decisions only.

To find out more about this option call us on 1300 653 187 or email: publicguardian@publicguardian.qld.gov.au

Please note that the Public Guardian does not make decisions about financial matters. If you don’t have anyone suitable to manage your financial matters, you may wish to get legal or financial advice about your options.
Next steps

Visit our website to find out more about how to plan for the future at publicguardian.qld.gov.au/planahead

Who else can help with an Enduring Power of Attorney?

You can fill in the forms yourself, but if your personal, family or financial circumstances are complicated, you can get professional help.

- Get assistance and advice from a solicitor. The Queensland Law Society has listings. qls.com.au or 1300 367 757.

or

- The Public Trustee of Queensland can help you make an Enduring Power of Attorney. pt.qld.gov.au or 1300 360 044.

Fees apply for both services.

About health decisions for the future

- Considering your future health needs and choices should involve your doctor or a health care worker.

Find out more on our website publicguardian.qld.gov.au/planahead