

## LIFETIME DOCUMENTS

Lifetime documents are important legal documents which appoint "agents," such as trusted relatives, friends or advisors to handle specific financial and health responsibilities on your behalf should you become incapacitated or incompetent to do so. Without these documents, family and friends will be unable to make important financial and healthcare decisions, or pay bills on your behalf. Instead, anyone who wishes to administer these tasks would have to undertake the time-consuming process of being granted authority to do so by a court of law. Thus, lifetime documents are essential in any estate plan and should be reviewed regularly to ensure they remain effective despite any changes in the law. Lifetime documents include the following:

### **Durable Power of Attorney**

A Durable Power of Attorney gives your agent the power to sign tax returns; work with the Social Security Administration, your bank, brokers, and any other financial advisors; and make decisions related to your real estate, and finances generally. Your agent in this case should be someone whose financial judgment you completely trust.

### **Designation of Healthcare Surrogates**

A Designation of Healthcare Surrogates gives your agent the power to make medical decisions related to admission to a hospital, consent to surgery, etc. The agent you name in this document does not have authority to make decisions regarding life support. Your agent in this case should be someone who can make decisions calmly without undue delay.

### **Living Will Declaration**

A Living Will Declaration gives your agent the power to make decisions regarding whether to keep you on life support under specified conditions. Without this document, Florida may require that you remain on life support indefinitely; potentially creating additional distress to your loved ones. Your agent in this case should be someone who is aware of your wishes regarding life support, and who can remain calm and objective under stress.