

## 1. **Last Will and Testament**

Document in which you name one or more persons to manage your estate and specify how you want your personal property transferred after your death. Names a Guardian for minor children, should you pre-decease them.

## 2. **Living Will (also known as “Advance Directive”)**

The purpose of a Living Will is to give every person the right to choose or refuse medical treatment when a terminal condition exists.

Note: A hospital-prepared Living Will only survives that specific hospital stay.

## 3. **Durable Financial Power of Attorney**

Gives an assigned person the ability to:

- Handle banking transactions
- Pay bills; sign checks
- Manage financial accounts
- Handle real estate transactions
- File tax returns
- Handle IRA/pension benefits
- Apply for government benefits
- Procure and maintain insurance
- Employ professionals (e.g. home health aides)
- Loan or borrow money
- Make gifts
- Settle claims

## 4. **Medical Power of Attorney (also known as “Medical Proxy”)**

Gives an assigned person the right to:

- Select or discharge care providers and institutions for you
- Refuse or consent to treatment on your behalf
- Access your medical records
- Withdraw or withhold life-sustaining treatment
- Upon your death, permission or restriction to make organ donations, authorize an autopsy, or direct the disposal of your remains.

To find an Elder Law attorney, contact the National Academy of Elder Law Attorneys:  
[www.naela.com](http://www.naela.com)