

## CJE LifeNOTES

Tips on healthy, empowered and enriched living from CJE SeniorLife

***“Legal documents confuse me. Which ones do I need, and why?”***



**The legal documents to have in place so your wishes are honored throughout your lifetime and beyond.**

If you are confused about what legal documents you should have,

**You are not alone**

60% of American adults report not having a will or living trust

**cje SeniorLife**  
Jewish values for positive aging



## Here's Where to Start:

Legal documents keep *you* in control of decisions, rather than state laws deciding what is in your best interest and how and when your assets should be distributed. Additionally, giving direction to your loved ones as to how you want to be treated in your lifetime, and how you want your legacy distributed after death, will help ease their burden at a difficult time. The following is a review of the five key documents that let you manage your healthcare and protect your assets.

**Will**—A will is a legal document that plans for the distribution of your assets (belongings and finances) after death. A will does not avoid probate court but will speed up the process through the court system. In addition, you may choose to write an ethical will to share your values, experiences, and life lessons with your family.

**Living Trust**—Another way to distribute assets upon death is through a living trust. A living trust avoids probate for anything in the trust at the time of death. Unlike a will which is a publicly filed document, a trust is private.

**Powers of Attorney (POAs)**—POAs are legal documents used to designate a representative, called an agent, to make decisions in the event you are unable to do so. By appointing an agent in the POA you retain control over who makes decisions for you. There are separate documents to designate a person to make financial decisions and to make healthcare decisions. You need not designate the same person as agent for both POAs.

- **Power of Attorney for Property**—The POA for financial decisions includes physical property and all other financial transactions designated in the form. You have a choice as to whether the agent can make decisions from the time of signing or only in the event you are no longer able.

- **Power of Attorney for Healthcare**—Through signing this legal document and appointing a healthcare agent, you retain control over who makes healthcare decisions in the event you are no longer able. This may be due to accident, emergency or age related illness.

**Living Will**—A living will explains to your loved ones and medical providers your wishes for end of life medical care. A living will can also provide direction to the agent you appoint in the power of attorney for healthcare.

Finally, it is very important that you share with your loved ones your wishes for care and distribution of assets after death.

**In each of these documents, you appoint a representative to carry out your wishes. There are many considerations for choosing representatives:**

- Is my representative nearby or close enough to be with me in my time of need?
- Can my representative follow my medical requests or does my representative have moral or religious opposition to my wishes?
- Should my representative be a family member? Will it will be too difficult for a family member to carry out my wishes?
- Is my financial representative knowledgeable about financial matters?
- Is my representative honest and trustworthy?
- In all circumstances, have I made my representative fully aware of my wishes?

## How can CJE SeniorLife help?

We can refer you to the following supportive services:

**Your Eldercare Consultants**—We develop Care Plans, coordinate care, guide families and find practical resources that support independence. Our social workers can assist in completing POA documents and provide referrals to eldercare or estate planning attorneys. Services are fee based.

**Counseling Services**—Our highly-skilled Licensed Clinical Social Workers often assist older adults in working through and addressing end-of-life concerns and decisions. For example, they can help to examine core values and beliefs, which in turn may help to clarify what is ultimately included in advance planning documents.

**Consumer Assistance Resource Specialists**—We are available to help you identify and apply for the broadest possible range of benefits and support services available to older adults including referrals to eldercare or estate planning attorneys.

**CJE Care Management**—We make assessments, develop Care Plans and refer clients to free and low-cost services. Must meet financial eligibility.

**Community Engagement**—We provide education geared toward your unique group on how and when to prepare these important documents. We can help navigate life choice decisions.

**To find out more about our many services and programs, Call CJE SeniorLife at 773.508.1000.**

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THE CJE ADVANTAGE: We offer a full continuum of care. Individuals of all ages, faiths and income levels can access life-enriching opportunities, resources and healthcare. Our Jewish values make us the provider of choice for enhancing lives and navigating the process of positive aging.

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CJE SeniorLife® is a partner with the Jewish United Fund in serving our community.

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