

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 five key documents that let you manage your healthcare and finances and distribute your assets.

Will—A will is a legal document that plans for the distribution of your assets (belongings and finances) after death. Some wills need to go through probate court but others do not. In addition, you may choose to write an ethical will to share your values, experiences, and life lessons with your family.

TODI—Transfer on Death Instrument. A TODI transfers property upon death without probate. A TODI acts like a delayed deed, transferring the property only when the owners die.

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. It may be helpful to 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 comfort care only at the end of life. 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 an agent to carry out your wishes. There are many considerations for choosing agents:

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

How can CJE SeniorLife help?

We provide the following supportive services:

CJE Benefits Services—We are available to help you identify and apply for a broad range of benefits and supportive services available to older adults. Benefits Specialists are SHIP certified to provide guidance on Medicare.

CJE Care Management Services—We make assessments, develop Care Plans and refer clients to appropriate services. We work collaboratively with physicians, coordinate home care, guide families and find practical resources that support independence.

Community Engagement— We provide education—geared toward your unique group—on well-being, emergency planning, physical, mental and financial health and many other subject areas.

CJE Counseling Services— Our Licensed Clinical Social Workers are specialists in the field of mental health services for seniors. We offer individual, family and group psychotherapy, as well as support groups.

CJE Goldberg Legal Services—Our staff provide free legal consultation, advice, referrals, and drafting legal documents for older adults and those caring for older adults.

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

Since 1972, CJE SeniorLife has been dedicated to helping older adults live better every day connected to the community of their choice with access to trusted care and a full range of services, rooted in Jewish values. We enhance the lives of older adults and their families regardless of religion, sex, race, ethnicity, disability, sexual orientation, gender identity, or national origin.

3003 West Touhy Avenue | Chicago IL | www.cje.net | 773.508.1000

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

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