



Power of Attorney & Healthcare Directives – Why They Matter Now

These documents allow you to name trusted people to make financial and medical decisions if you cannot. Without them, your family may face court delays, extra expense, and uncertainty at the worst possible time.

Financial Power of Attorney

- Names someone to handle money matters if you become unable to do so.
- Can include banking, bill paying, tax filings, insurance claims, and property decisions.
- A “durable” POA stays in effect even if you become incapacitated.
- Without one, family may need to petition the court for guardianship or conservatorship — a slower and more expensive process.
- Choose someone trustworthy, organized, and willing to serve.

Healthcare Directives

- Usually includes a Healthcare Power of Attorney (or Healthcare Proxy) and a Living Will / Advance Directive.
- Names someone to make medical decisions if you cannot speak for yourself.
- Lets you state preferences about life-sustaining treatment, organ donation, and end-of-life care.
- Reduces conflict among family members during a crisis.
- Make sure your doctors and the person you name have copies.

WHY THESE MATTER NOW — NOT LATER

Accidents and sudden illness do not wait for convenient timing. Creating these documents while you are healthy gives you control and protects the people you love from having to make hard decisions without guidance — or from having no legal authority at all.

Practical Next Steps

- Talk with the people you want to name and confirm they are willing to serve.
- Work with an attorney familiar with North Carolina requirements (forms and witnessing rules vary by state).
- Keep signed originals in a safe but accessible place and give copies to your agents and doctors.
- Review the documents every few years or after major life changes (marriage, divorce, death of a named agent, move to another state).

HOW HUGS CAN HELP

These documents are part of a complete protection plan that also includes life insurance, beneficiaries, and income planning. We can help you see how everything fits together. At HUGS we have no greater joy than to hear that our clients are walking with confidence.