



LM Federal Credit Union
Aaron Welch, RFC
Financial Advisor
1200 E Joppa Road, Suite G
Towson, MD 21286
667-308-2724
awelch@moneyconcepts.com



**Wealth Management &
Financial Planning Services**

What is an advance directive for health care, and will it help me avoid court involvement during incapacity?

What is an advance directive for health care?



At some point in your life, perhaps as a result of illness, accident, or advanced age, you may lack the mental capacity to make or communicate responsible decisions about your own health care. Without directions to the contrary, medical professionals are generally compelled to make every effort to save and maintain your life. Depending on your attitude toward various medical treatments and your views on the quality of life, you may want to take steps now to control your future health-care decisions. You can do so by adopting one or more advance directives for health care. If you do not adopt such a directive for health care, a family member may have to petition the court for the authority to make those decisions for you.

There are three types of advance directives for health care. Each serves a different function, as described briefly below. Be aware that not all are allowed in every state. Check with your state to find out which one(s) you can consider.

- **Living will:** A living will lets you decline certain types of medical care, even if you will die as a result. Generally, a living will can be used only to decline medical treatment that "serves only to postpone the moment of death."
- **Durable power of attorney for health care, or health-care proxy:** A durable power of attorney for health care, or health-care proxy, lets you appoint a representative to make medical decisions on your behalf. It becomes effective only when you've become incapacitated. You decide how much power your representative will have.
- **Do Not Resuscitate order (DNR):** A DNR is your doctor's order that tells all other medical personnel not to perform CPR if you go into cardiac arrest. There are two types of DNRs. One is used while you are hospitalized. The other is used while you are outside the hospital.

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