
Making plans and decisions for the end of your life

Summary

- Planning ahead will make it easier for your family to put things into place and know they are acting according to your wishes.
 - Making an advance care directive means your care and treatment preferences will be known to your loved ones in the event that you cannot make these decisions yourself.
 - Appointing someone to be your medical treatment decision maker means they can make decisions for you if you are unable to.
 - Consider getting professional financial advice so you and your family know how you can get access to superannuation and insurance.
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Planning ahead will enable you and your family to take advantage of the many different services that exist to help you prepare for the end of your life. This planning will make it easier for your family to put things into place knowing they are acting according to your wishes.

End-of-life planning

Planning and making decisions about the end of your life can be a positive experience. It is a good opportunity to reflect on the things that are important to you, and to make arrangements that suit you.

Learn more about your condition

To put good plans in place, you will need to learn more about your condition and understand what you are facing. Your doctor will work with you to help you understand how your condition will progress. Don't be afraid to ask questions – it's important to learn as much as you can.

Some of the types of questions that you might ask your doctor include:

- If I am thinking about being cared for at home, what medications or treatment and equipment will be available to me?
- How will this medication and treatment be administered?
- What would this mean for my carer? Knowing what you and your carers should expect will help you to plan for your situation.

Make an advance directive

Advance care planning is the process of making your care and medical treatment preferences known to your loved ones and your treating team in the event that you cannot make these decisions yourself.

Advance care planning lets your family know in advance the level of healthcare and quality of life you would want if, because of your illness or medical condition, you are unable to participate in the discussions and make the decision for yourself.

Advance care planning usually involves writing your medical preferences down, but you should also talk with those close to you, your family, your doctor and treating team to make sure they are aware of what is important to you.

You can document your medical treatment preferences in an advance care directive to give you greater confidence that your medical treatment decisions will be respected. This will also help your family and those close to you make medical treatment decisions on your behalf, should you become too unwell to do so yourself.

In an advance care directive you can record general statements about your values and preferences to guide your

future medical care. You can also document specific instructions if you wish to refuse or consent to a particular treatment.

There is more information on recording wishes for future care and related matters in the section on [**advance care plans**](#).

Appointing a person to make decisions for you

Another way you can plan for your future is to appoint another person to make decisions for you, should you become too unwell to do so yourself.

There are different kinds of legal appointments that grant decision-making powers:

- medical treatment decision maker – can manage your medical needs
- financial enduring power of attorney – can manage your finances
- enduring power of guardianship – can make personal and lifestyle decisions.

Once appointed, each of these people can make decisions on your behalf. The [**Office of the Public Advocate**](#) outlines the roles of each and provides support for them in their role.

Think about who you want to take on these responsibilities and then approach them to have the conversation. You will be trusting this person with your life and finances, so they should be someone you know very well and who you can speak to about sensitive issues. They should understand what is important to you, and be able to act on your wishes – even when faced with opposition from doctors or other family members.

After you have made your decision, there are necessary legal steps you will have to follow to make these appointments. Find out more by downloading information sheets from [**START2TALK**](#). Legal forms for making these appointments can be found on the [**Office of the Public Advocate's website**](#).

Financial planning

When you're coming to the end of your life, it's a good idea to put your finances in order.

If you have appointed a financial enduring power of attorney, you can work with them to ensure that your wishes are known and documented.

Making sure that your will is up-to-date and understanding what will happen to your financial accounts will make it easier for those managing your estate after your death. You may want to consider seeking professional financial advice to ensure that you and your family know how to access your superannuation and insurance.

Planning personal matters

There may be other personal matters you would like to put into place. You might like to visit a special place with friends, have particular requests for your funeral or organise other personal matters.

Regardless of your wishes, you may want to talk about these things with your family and friends. Together, you will be able to make them happen.

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