

The following information has been provided as part of COTA NSW's Information Hubs established in the community. The information is intended as a guide only and should not be considered as advice. As with all matters of this kind, people need to seek and obtain relevant advice before taking any action.

COTA NSW's Information Hubs are part of COTA NSW's commitment to providing information and guidance to older in their own community. This Place-Based Navigation is designed to provide safe, accessible and independent information for older people.

It has three (3) layers:

Signposting: This is delivered by peers that provide a safe and welcoming environment for older people to engage and ask questions. Information is provided that is designed to be general in nature and the peer will navigate the person to a more appropriate source is appropriate.

Information: This is provided by COTA NSW after the person has received information and aided by the COTA NSW peer, believes they require further information and knowledge to take action.

Guidance: Provided by content experts like Financial Planners or Accountants and Solicitors, supporting the person to act.

PLANNING AHEAD

**“I have a Will but have heard there are other things
that I should have in place before I die”**

A **Will** can range from a simple document such as those usually known as a home-made Will to quite complex documents involving testamentary trusts, life estates and other structures designed to address special circumstances, taxation issues and asset protection.

Power of Attorney is when you appoint some person(s) who you trust to act on the persons behalf in relation to signing documents and performing some acts relating to their financial and other affairs. It ceases to have effect if the person giving the Power of Attorney loses their mental capacity UNLESS the Power of Attorney expressly states it will continue to be effective notwithstanding loss of capacity through unsoundness of mind.

An Enduring Guardian empowers a person to make lifestyle and medical treatment decisions for the person if they are incapable of doing so.