

Planning for the Future with Advance Directives, POLST, and Funeral Representatives

April 4, 2025

Source: Saiber Estate Planning Alert

Healthcare treatment. Hospital preferences. End-of-life care.

Some choices are too important to leave to chance—yet they often are. A recent poll found that only 46% of older adults in the U.S. had documented their advanced healthcare preferences.

Healthcare wishes can be hard to think about, but planning ahead can make sure your wishes are honored and may reduce stress on loved ones during a difficult time. Several steps can be helpful:

- Advance Directives
- Physician Orders for Life-Sustaining Treatment (POLST)
- Funeral Representatives

Advance Directives

Advance directives are legal documents that spell out your medical preferences if you're ever unable to speak for yourself. They typically include two parts:

- **Durable power of attorney for healthcare.** Appoints someone to make medical decisions on your behalf if you are unable to communicate with your medical provider. Also, this authorizes your representative to review private health care information and speak with your medical team.
- **Living will.** Specifies the types of medical care you want or don't want, if you are in a terminal condition.

Having these documents in place lets you lay out your healthcare choices while giving a trusted person the authority to advocate for you.

Physician Orders for Life-Sustaining Treatment

A POLST form is a set of medical orders designed for people facing critical, life-threatening, or terminal illnesses.

Unlike an advance directive, which outlines broad medical preferences, a POLST is a direct medical order that gives detailed medical orders to healthcare providers in an emergency.

Funeral representatives

You have the legal right to appoint someone to handle your funeral arrangements or other means of disposition of your body after your passing. This document can minimize conflict in your family by:

- Reducing the chance of family disputes over funeral choices.
- Ensuring your burial, cremation, or cultural traditions are honored.
- Avoiding situations where default state laws determine who takes charge.

Starting the conversation

These discussions might be difficult, but proactive planning spares your family uncertainty and stress. By making your wishes known, you can be confident knowing that your values and preferences guide the decisions that matter.

Take the first step today. [Contact Saiber's estate planning team](#) to create a comprehensive legal plan which includes your end-of-life wishes.