

THE ESSENTIAL DOCUMENTS GUIDE FOR AGEING PARENTS

For adult children helping their parents get the right documents in place.

Here's the thing nobody tells you

When your parents start getting older, there's a moment where you quietly realise: someone needs to sort this stuff out. The legal documents, the medical decisions, the "what happens if" conversations that everyone keeps putting off.

That someone is usually you.

And the frustrating part? There's no clear guide. The forms have different names in different states. The rules change. The language is confusing. And the whole thing carries enough emotional weight that it's incredibly easy to keep putting it off.

This guide is your starting point. It covers the essential documents your parents need, explains what each one actually does, and tells you what applies in each Australian state and territory.

Before we start:

All of this only works if the documents can be found when the time comes. Once you've got everything sorted, make sure at least one other trusted person knows exactly where they are. A filled-in form that nobody can find is the same as no form at all.

In addition to these forms, everyone should have a will.

This guide focuses on the documents that deal with decision-making while someone is still alive. A will is separate and handles what happens to their estate after death. If your parent doesn't have a current will, that needs to be on the list too.



Why sorting this now matters more than you think

Most families don't do this. They mean to, they talk about it, and then life gets in the way. Until suddenly it's not theoretical anymore.

Without the right documents in place, here's what can actually happen:

- If your parent loses mental capacity without a Power of Attorney in place, nobody has legal authority to manage their finances or make decisions about their care. Not you, not your siblings, not their spouse.
- If there's no Advance Care Directive, medical staff will make decisions based on protocol, not your parent's wishes.
- If no medical decision-maker has been appointed, a family that disagrees on care becomes a family in conflict, at the worst possible time.
- Without prior planning, the legal solution is guardianship — which means applying to a tribunal, providing medical evidence, and waiting for a formal process to play out while your parent's situation may be deteriorating.

None of that is the outcome anyone wants. The good news is all of it is avoidable. That's what this guide is for.

The three documents that cover everything

There are three core documents that form the foundation of any aged care plan. Together they cover financial decisions, medical decisions, and end-of-life care preferences. Depending on which state your parents live in, these may be separate documents or combined into one or two. Each state section below tells you exactly what you need.

1. Enduring Power of Attorney (Financial)

Gives a trusted person legal authority to manage your parent's financial and legal affairs if they lose capacity. Covers managing bank accounts, paying bills, selling property, and making financial decisions on their behalf.

2. Medical Decision-Maker (Enduring Guardianship in some states)

Appoints someone to make ongoing personal and medical decisions when your parent can't communicate their own wishes. This is the document that handles the decisions that can't all be



predicted and written down in advance — things like which aged care facility they move into, consenting to surgery, or whether they stay at home with support.

Medical Decision Maker is one of the most important decisions in this whole process.

The person appointed needs to be someone who will genuinely honour your parent's wishes, under pressure, and when it's hard. This is a conversation worth having before the document is signed.

3. Advance Care Directive

Where your parent records their actual wishes about future medical treatment — the big what-ifs that medical staff and family will face if they can no longer speak for themselves. This covers do not resuscitate preferences, ventilation, artificial nutrition, and specific end-of-life instructions.

In some states this is a standalone document. In others it's combined with the medical decision-maker appointment. The state cards below show exactly what applies where your parents live.

Find your state

The documents you need — and what they're called — vary depending on where your parents live. Find your state below for the full picture, including links to the official forms.

NEW SOUTH WALES		2-3 forms needed <i>ACD recommended but not legally required</i>
Enduring Power of Attorney	Appoints someone to manage finances and property if your parent can no longer do so themselves.	

	<p><i>Examples: Selling the family home to fund aged care, managing bank accounts, signing legal contracts.</i></p> <p>EPOA — NSW Trustee & Guardian</p>
Enduring Guardianship	<p>Appoints someone to make ongoing personal and medical decisions that can't all be predicted in advance.</p> <p><i>Examples: Which aged care facility they move into, consenting to surgery or a new medication, deciding who can visit them, whether they stay at home with support or move into residential care.</i></p> <p>Enduring Guardianship — Service NSW</p>
Advance Care Directive (recommended)	<p>Records specific treatment instructions directly for health practitioners, covering the big medical what-ifs. Can be attached to the Enduring Guardianship or kept separately. Not legally required but strongly recommended so the guardian has clear direction on the decisions that matter most.</p> <p><i>Examples: Do not resuscitate preferences, whether they want to be placed on a ventilator, instructions around artificial nutrition.</i></p> <p>Advance Care Directive — NSW Health</p>

VICTORIA	
	2 forms needed
Enduring Power of Attorney	<p>Appoints someone to manage finances and property.</p> <p><i>Examples: Selling the family home to fund aged care, managing bank accounts, signing legal contracts.</i></p> <p>EPOA — Office of the Public Advocate</p>
Advance Care Directive	<p>Does two jobs in one document: appoints a medical treatment decision-maker AND</p>

	<p>records treatment preferences and values to guide medical decisions. No separate medical POA required.</p> <p><i>Examples: Do not resuscitate preferences, whether they want to be placed on a ventilator, instructions around artificial nutrition.</i></p> <p>Advance Care Planning Forms — DJCS</p>
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QUEENSLAND 2 forms needed	
<p>Enduring Power of Attorney</p>	<p>Appoints someone to manage finances and property.</p> <p><i>Examples: Selling the family home to fund aged care, managing bank accounts, signing legal contracts.</i></p> <p>EPOA Forms — Queensland Government</p>
<p>Advance Health Directive</p>	<p>Does two jobs in one document: records specific treatment wishes AND appoints a health attorney to make medical decisions. Both functions are handled in this single document.</p> <p><i>Examples: Do not resuscitate preferences, whether they want to be placed on a ventilator, instructions around artificial nutrition.</i></p> <p>Advance Health Directive — Queensland Government</p>

WESTERN AUSTRALIA 3 forms needed	
<p>Enduring Power of Attorney</p>	<p>Appoints someone to manage finances and property.</p> <p><i>Examples: Selling the family home to fund aged care, managing bank accounts, signing legal contracts.</i></p>

	EPOA — Government of WA
Enduring Power of Guardianship	<p>Appoints someone to make ongoing personal, lifestyle and medical decisions. This covers completely different ground to the EPOA — you need both.</p> <p><i>Examples: Which aged care facility they move into, consenting to surgery or a new medication, deciding who can visit them, managing allied health like physio or dental care.</i></p> <p>Enduring Power of Guardianship — SAT</p>
Advance Health Directive	<p>Records specific treatment preferences that bind medical staff directly. Even with a guardian in place, the AHD ensures your parent's own documented wishes take precedence over what the guardian decides.</p> <p><i>Examples: Do not resuscitate preferences, whether they want to be placed on a ventilator, instructions around artificial nutrition.</i></p> <p>Advance Health Directive — WA Health</p>

SOUTH AUSTRALIA	
2 forms needed	
Enduring Power of Attorney	<p>Appoints someone to manage finances and property.</p> <p><i>Examples: Selling the family home to fund aged care, managing bank accounts, signing legal contracts.</i></p> <p>EPOA — SA Public Trustee</p>
Advance Care Directive	<p>Does two jobs in one document: appoints a substitute decision-maker for health and personal matters AND records treatment preferences. No separate medical POA required.</p>

	<p><i>Examples: Do not resuscitate preferences, whether they want to be placed on a ventilator, instructions around artificial nutrition.</i></p> <p>Advance Care Directive — SA Health</p>
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TASMANIA 3 forms needed	
<p>Enduring Power of Attorney</p>	<p>Appoints someone to manage finances and property.</p> <p><i>Examples: Selling the family home to fund aged care, managing bank accounts, signing legal contracts.</i></p> <p>EPOA — Public Trustee Tasmania</p>
<p>Enduring Guardianship</p>	<p>Appoints someone to make ongoing personal and medical decisions that can't all be predicted in advance.</p> <p><i>Examples: Which aged care facility they move into, consenting to surgery or a new medication, deciding who can visit them, whether they stay at home with support or move into residential care.</i></p> <p>Important: must be registered at Service Tasmania to be legally valid. A registration fee applies.</p> <p>Enduring Guardianship — Tasmania</p>
<p>Advance Care Directive</p>	<p>Records specific treatment instructions that bind health practitioners directly. This is your parent's direct voice to medical staff — separate from the day-to-day decisions the guardian makes.</p> <p><i>Examples: Do not resuscitate preferences, whether they want to be placed on a ventilator, instructions around artificial nutrition.</i></p> <p>Advance Care Directive — Tasmania</p>

AUSTRALIAN CAPITAL TERRITORY		2 forms needed
Enduring Power of Attorney	<p>Appoints someone to manage finances and property.</p> <p><i>Examples: Selling the family home to fund aged care, managing bank accounts, signing legal contracts.</i></p> <p>EPOA — ACT Government</p>	
Health Direction	<p>Does two jobs in one document: appoints a health attorney AND records treatment preferences and values to guide medical decisions. No separate medical POA required.</p> <p><i>Examples: Do not resuscitate preferences, whether they want to be placed on a ventilator, instructions around artificial nutrition.</i></p> <p>Health Direction (ACD) — ACT Health</p>	

NORTHERN TERRITORY		1 form needed
		<i>Simplest structure in Australia</i>
Advanced Personal Plan	<p>A single document that covers everything: financial decisions, personal and lifestyle decisions, and health and medical decisions. Replaced the previous EPOA framework.</p> <p><i>Examples: Selling the family home to fund aged care, managing bank accounts, consenting to medical treatment, deciding where they live, do not resuscitate preferences.</i></p> <p>Advanced Personal Plan — NT Government APP Form — NT Government</p>	

Important update (as of November 2025):

The new Aged Care Act came into effect on 1 November 2025, replacing the previous framework that had been in place since 1997. The Support at Home program has also replaced the former Home Care Packages program from the same date.

If your parents were receiving home care services or have had an ACAT assessment under the old system, it's worth checking how these changes affect their current arrangements. Start at myagedcare.gov.au.

What happens if none of this is in place

If your parent loses capacity without any of these documents organised, the legal pathway forward is guardianship. This is not a quick or simple process.

- A family member applies to the relevant state or territory tribunal for a guardianship order
- Medical evidence must be provided showing the person cannot make decisions for themselves
- The tribunal appoints a guardian — which may or may not be the person who applied
- The appointed guardian then has legal authority to make personal and healthcare decisions

This takes time. It involves legal proceedings at a point when your family is already under enormous stress. And the outcome isn't guaranteed to reflect what your parent would have actually wanted.

The documents in this guide exist precisely to prevent that outcome. Sorting them now is one of the most practical acts of care you can do for your parent, and for everyone else who will be involved when the time comes.

The rest of the admin list

Once the three core documents are in place, here's everything else worth getting organised. None of this is as urgent, but having it sorted will save significant time and stress down the track.



My Aged Care Assessment

If your parents are considering government-funded aged care services, a formal assessment determines eligibility and what level of support they qualify for. Under the new Support at Home program, this assessment is more important than ever. Start at myagedcare.gov.au.

Superannuation and Beneficiaries

Super does not automatically form part of someone's estate and needs to be handled separately from the will. Make sure beneficiary nominations are current and not expired — many binding nominations lapse after three years.

Life Insurance Policies

Locate all current policies, confirm beneficiaries are up to date, and make sure someone else knows where the documents are and who to call.

Pension and Government Benefits

Make sure any Centrelink entitlements are current and correctly recorded. Changes in living situation, care arrangements or income can all affect eligibility and payment amounts.

Medical Records

Organise a clear record of current medications, treating doctors, specialists, and relevant medical history. This becomes invaluable in an emergency and helps any future decision-maker act quickly and accurately.



There's one more thing.

Getting the legal and financial documents sorted is essential. But there's a piece that most planning guides skip entirely.

When someone dies, the people left behind have to pull together a funeral. Usually within days. Usually while they're in shock. Usually with very little idea of what the person actually wanted.

And so it falls to the family to make decisions under pressure: burial or cremation, what kind of service, who should speak, what music to play, whether to have a wake, where to hold it. Sometimes the family agrees. Sometimes they don't. Either way, it's a lot to figure out while you're grieving.

The people who get through this part the most cleanly are the ones whose loved one left instructions.

That's what “Death Wishes” is for.

Death Wishes is a detailed funeral planner that guides someone through documenting exactly how they want their final send-off to go. It's completely separate from a will, and it goes far deeper than any legal document does.

It covers:

- Burial or cremation preference
- Service style, tone, and location
- Music, readings, and any specific wishes for the ceremony
- Life story notes and prompts to help write a eulogy
- Personal messages for the people being left behind
- Social media account details and what to do with them
- Links to photo and video archives
- Anything else they'd want the people pulling this together to know

When someone fills this in, the people who love them are spared the guessing. They know exactly what was wanted. They can honour it, fully and confidently, instead of spending that time in uncertainty or conflict.

For your parent: You get sent off exactly the way you want.

For your family: No guessing. No disagreement. Just clarity.



Death Wishes is available now, currently at intro pricing.

Get it at planwellco.com.au

Useful resources

These are the most reliable starting points for finding the correct forms in your state.

- My Aged Care: myagedcare.gov.au
- Aged Care Guide: agedcareguide.com.au
- Your state or territory government website will have the specific forms — links are included in each state card above

A note on this guide

The information in this guide is for general informational purposes only and does not constitute legal advice. Laws and document requirements vary between states and territories and are subject to change. The new Aged Care Act came into effect on 1 November 2025, and some details in this guide may continue to evolve as regulations are implemented. We strongly recommend consulting a qualified legal professional to ensure all documents are prepared correctly and reflect your parents' wishes accurately. This guide provides a starting framework only; your specific circumstances may vary.