LIFE Stuff

FREE GUIDE

ALL THE PRACTICAL STUFF THAT COMES WITH LIVING (AND DYING)

--------- THREE KEY AREAS, DEMYSTIFIED

The Essential Documents Guide

The practical guide to getting life's important admin sorted.

Helping you identify the documents and information that matter before you need them.

01 Financial Decisions
MONEY, BILLS, ACCOUNTS

02 Medical Decisions
HEALTH AND CARE CALLS

03 Their Wishes
WRITTEN DOWN, NOT GUESSED

- STATE BY STATE
- CONVERSATION STARTERS
- CHECKLIST
- LINKS TO OFFICIAL FORMS

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FREE GUIDE

The Essential Documents Guide

Most of us think getting organised means writing a will
But the important decisions often happen long before a will is ever needed.

In this Essential Documents Guide, you will:

✔️ Understand the 3 key documents that matter
✔️ Learn what they actually do
✔️ Find the right forms for your state

Why Documents Matter

Most of us assume we'll sort this out later.

- Later, when life settles down.
- Later, when the kids are older.
- Later, when Mum and Dad need more support.
- Later, when I finally get around to sorting my own paperwork.

The problem is that life doesn't always wait for later.

A fall, illness, hospital admission or unexpected event can quickly turn a simple question into a stressful search for answers. Even getting into a phone or computer can be impossible if nobody knows the password.

- Is there a current Will?
- Has anyone been appointed to make important decisions if needed?
- Where are the important documents?
- Who knows where to find them?

The reality is that many Australians either haven't put these documents in place or haven't told anyone they exist.

Family preparedness isn't about expecting the worst. It's about reducing stress, avoiding confusion, and ensuring important information can be found when and if it's needed.

Because when the time comes, the last thing any family wants is to start from scratch.

Quick Checklist

Whether you're getting your own affairs in order or helping your parents, how many of these questions can you confidently answer?

- ○ Is there a current Will, and do you know where the original is stored?
- ○ Has an Enduring Power of Attorney (or equivalent) been completed?
- ○ Has someone been appointed to make medical decisions if needed?
- ○ Have future healthcare wishes been discussed?
- ○ Do you know where important legal documents are stored?
- ○ Do you know who the solicitor, accountant or financial adviser is?
- ○ Could you quickly find bank account, insurance and superannuation details?
- ○ Do you know what insurance policies are in place?
- ○ Have superannuation beneficiary nominations been reviewed?
- ○ Are passwords, digital accounts and subscriptions recorded somewhere secure?
- ○ Have funeral wishes been discussed or documented?

Here's the thing nobody tells you

At some point, most of us realise someone needs to sort this stuff out.

Sometimes it's because your parents are getting older.
Sometimes it's after a friend loses a parent.
Sometimes it’s because you lose a friend.

Whatever the reason, you've started wondering whether anyone could step in if something happened to you, or if you could help your significant others (spouse, parents, siblings).

Eventually, most people discover the same thing:

There isn't a simple guide.

This guide explains the essential documents every Australian should understand, whether you're getting your own affairs in order or helping someone you love.

A Will is one important piece of the puzzle, but it's only one piece. This guide focuses on the practical documents, decisions and information that matter while you're still alive, and that make life much easier for the people around you if they ever need to step in.

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:

- In most cases, if someone loses mental capacity without a Power of Attorney in place, nobody has automatic legal authority to manage their finances or make decisions about their care. The rules vary by state, but the risk is real.
- Without documented instructions, healthcare decisions may need to be made without clear guidance about the person’s preferences.
- 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 that planning ahead may help reduce many of these challenges.

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 you live in, these may be separate documents or combined into one or two. Each state section below tells you exactly what is required.

1. Enduring Power of Attorney (Financial)

Gives a trusted person legal authority to manage someone's financial and legal affairs if they lose capacity. It 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 a person 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 wishes, under pressure, and when it's hard. This is a conversation worth having before the document is signed.

3. Advance Care Directive

This is where the person’s actual wishes about future medical treatment is recorded. 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 for each Australian state or territory..

For the person completing it, it's an opportunity to record what's important to them.

For the people they leave behind, it's clarity, confidence and one less thing to worry about during a difficult time.

One important note:

Getting the forms signed is only half the job. Making sure they're valid, accessible and known about is what makes them useful.

Completing the paperwork isn't always the final step. Some documents have specific witnessing, acceptance or registration requirements that vary between states and territories. Others only become useful if the right people know they exist and have access to them. Always check the requirements for your state before considering the job done. Seek professional advice or check the relevant website for your state.

Find your state

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

NEW SOUTH WALES	**2-3 forms needed** *ACD is recommended but not legally required*
Enduring Power of Attorney	Appoints someone to manage finances and property if your parent can no longer do so themselves. *Examples: Selling the family home to fund aged care, managing bank accounts, signing legal contracts.* EPOA — NSW Trustee & Guardian
Enduring Guardianship	Appoints someone to make ongoing personal and medical decisions that can't all be predicted in advance. *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.* Enduring Guardianship — Service NSW
Advance Care Directive (recommended)	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. *Examples: Do not resuscitate preferences, whether they want to be placed on a ventilator, instructions around artificial nutrition.* Advance Care Directive — NSW Health

VICTORIA	2 forms needed
Enduring Power of Attorney	Appoints someone to manage finances and property. *Examples: Selling the family home to fund aged care, managing bank accounts, signing legal contracts.* EPOA — Office of the Public Advocate
Advance Care Directive	Does two jobs in one document: appoints a medical treatment decision-maker AND records treatment preferences and values to guide medical decisions. No separate medical POA required. *Examples: Do not resuscitate preferences, whether they want to be placed on a ventilator, instructions around artificial nutrition.* Advance Care Planning Forms — DJCS

QUEENSLAND	2 forms needed
Enduring Power of Attorney	Appoints someone to manage finances and property. *Examples: Selling the family home to fund aged care, managing bank accounts, signing legal contracts.* EPOA Forms — Queensland Government
Advance Health Directive	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. *Examples: Do not resuscitate preferences, whether they want to be placed on a ventilator, instructions around artificial nutrition.* Advance Health Directive — Queensland Government

WESTERN AUSTRALIA	3 forms needed
Enduring Power of Attorney	Appoints someone to manage finances and property. *Examples: Selling the family home to fund aged care, managing bank accounts, signing legal contracts.* EPOA — Government of WA
Enduring Power of Guardianship	Appoints someone to make ongoing personal, lifestyle and medical decisions. This covers completely different ground to the EPOA — you need both. *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.* Enduring Power of Guardianship — SAT
Advance Health Directive	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. *Examples: Do not resuscitate preferences, whether they want to be placed on a ventilator, instructions around artificial nutrition.* Advance Health Directive — WA Health

SOUTH AUSTRALIA	2 forms needed
Enduring Power of Attorney	Appoints someone to manage finances and property. *Examples: Selling the family home to fund aged care, managing bank accounts, signing legal contracts.* EPOA — SA Public Trustee
Advance Care Directive	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. *Examples: Do not resuscitate preferences, whether they want to be placed on a ventilator, instructions around artificial nutrition.* Advance Care Directive — SA Health

TASMANIA	**3 forms needed**
Enduring Power of Attorney	Appoints someone to manage finances and property. *Examples: Selling the family home to fund aged care, managing bank accounts, signing legal contracts.* EPOA — Public Trustee Tasmania
Enduring Guardianship	Appoints someone to make ongoing personal and medical decisions that can't all be predicted in advance. *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.* **Important: must be registered at Service Tasmania to be legally valid. A registration fee applies.** Enduring Guardianship — Tasmania
Advance Care Directive	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. *Examples: Do not resuscitate preferences, whether they want to be placed on a ventilator, instructions around artificial nutrition.* Advance Care Directive — Tasmania

AUSTRALIAN CAPITAL TERRITORY	2 forms needed
Enduring Power of Attorney	Appoints someone to manage finances and property. *Examples: Selling the family home to fund aged care, managing bank accounts, signing legal contracts.* EPOA — ACT Government
Health Direction	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. *Examples: Do not resuscitate preferences, whether they want to be placed on a ventilator, instructions around artificial nutrition.* Health Direction (ACD) — ACT Health

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

What happens if none of this is in place

If a person 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 the person 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 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.

Note: The Aged Care system changed significantly in late 2025 with the introduction of the new Aged Care Act and the Support at Home program. If you're already receiving services, check My Aged Care to make sure your information and arrangements are current.

Superannuation and Beneficiaries

Super is generally treated separately from someone's estate and is not automatically covered by a will -- but the rules are complex. It's worth confirming how beneficiary nominations work with a financial adviser or checking if they've been updated with your fund.

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.

Starting the Conversation (or getting started yourself)

Preparedness ≠ Loss of Independence

For many of us, starting the conversation is harder than understanding the documents. Understandably, this can be a sensitive topic with potential landmines we didn't see coming.

Be prepared that suggestions about getting organised can sometimes be interpreted as a sign that you or your family members are questioning a parent's ability to manage on their own, even though that's rarely the intention.

Preparedness isn't about forcing or accelerating a loss of independence. It's quite the opposite. With the right formalities and documents in place, families can often support independence with confidence that important information can be found if it's ever needed.

These conversations are really about peace of mind for everyone.

Hopefully, we won't need it for a long time. But whether that's two weeks, two years or two decades away, taking the time to prepare now means you won't be scrambling to find important information during an already stressful time.

Conversation Starters

Sometimes the easiest way to begin is with a simple question. But pick your moment and don't ambush them with 50 questions!

The best conversations often start with something you've seen, experienced or been thinking about rather than launching straight into documents and paperwork.

When something happens to someone else

- "A friend of mine was dealing with this recently, and it made me realise I actually don't know where any of your important paperwork is. Have you got a system for it?"
- "I've been helping someone sort out their parents' affairs and it made me realise I don't actually know what you've already got organised."

When something catches your attention

- "I was reading an article about Powers of Attorney the other day. It made me realise I don't actually know if you've ever done anything like that."
- "I saw something on the news recently about a family trying to sort things out after a medical emergency. It got me thinking about how we'd manage if we ever found ourselves in that situation."

The practical approach

- "If you and Dad took off on a six-month caravan trip tomorrow, where would I find anything important if I needed it?"
- "If you ended up in hospital unexpectedly, what's the one thing you'd want me to know?"

Family stories and memories

- "I've realised there are lots of family stories and photos I don't know much about. We should probably do something about that while we can."

- "Every time I go to a funeral I'm amazed someone manages to pull together all those photos and stories. If we ever needed family photos, where would we even start looking?"

Technology and digital life

- "If something happened to your phone tomorrow, would anyone know how to access the important information that's stored on it?"
- "Do you have a system for keeping track of passwords, accounts and important online information?"

To Do List

Whether you are getting your own or helping someone else get their affairs in order, here's where to start:

1. Find your state, download the relevant forms, and check what's required to complete them.
2. Give yourself a deadline to get them done by or it will drag on. A month is a good timeline.
3. Decide who you trust to make financial and medical decisions if they're ever needed.
4. Have the conversation. Whether it's about your own wishes or someone else's, don't leave it until there's a crisis.
5. Store the completed documents somewhere safe—and make sure at least one trusted person knows where to find them.

There's One More Thing

Getting the essential documents sorted is important. But there's another still something important that most planning guides barely touch on.

When someone dies, the people left behind are often expected to make dozens of decisions in a very short period of time. Usually while they're grieving. Usually while they're exhausted. And often with little idea of what their loved one would have wanted.

Questions like:

- Burial or cremation?
- What kind of service should we have?
- Who should speak?
- What music should we play?
- Which photos should we use?
- Who needs to be contacted?
- What happens to social media accounts and digital information?
- What are the passwords for phones and computers.

Some families know the answers because they've had the conversations. Others are left trying to piece things together while navigating one of the hardest periods of their lives.

That's what Death Wishes Funeral Planner is for.

While this guide helps you understand the essential documents, **Death Wishes** captures the preferences, practical information and personal details that families often wish they knew.

It includes:

- Funeral preferences and service ideas
- Music, readings and personal touches
- Stories, memories and life reflections
- Personal messages for loved ones
- Social media and digital account information
- Photo and video archive locations
- Key contacts and important information
- A space to write your epitaph
- And more

When it's completed, families don't have to rely on guesswork. They have a roadmap created by the person who knows best.

This provides a highly personalised opportunity to share what's important.

For the people they leave behind, it's clarity, confidence and one less thing to worry about during a difficult time.

“Death Wishes: More Than a Funeral Plan” is available at **www.lifestuff.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

Disclaimer

This guide provides general information only and does not constitute legal advice. Laws and document requirements vary between Australian states and territories and may change over time. Always seek professional advice before preparing or signing important legal documents.