

# EARLY PLANNING

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Dementia is an incurable, progressive condition. Unfortunately, there is a deterioration in memory, judgement, communication and reasoning abilities over time. This means that at some point you might not be able to make decisions or express your wishes. However, this does not mean that you have no say in your own future. Making plans early on means that you can get your affairs organised in advance. You can also direct the sort of care you would like to receive in the future, when you are less able to choose for yourself.

There are sometimes circumstances that mean your future wishes cannot be adhered to, but families and clinicians do take advance plans very seriously and will generally make every effort to see they are carried out. It is also very useful for your family to have some guidance when they have to make difficult decisions about you, especially if this is written down and not reliant on someone's memory. The sorts of things that people commonly plan for are listed below. However, you can make an advance plan for whatever is important to you, be it who looks after the cat if you can't, to donating your body to science or being involved in research while you are still alive.

## Medical Assessment for capacity

As you have a diagnosis of dementia, before you do any of the following, you may be asked to see a doctor, who will check your thinking and reasoning. This is to make sure that you are still able to make decisions in these areas.

## Will

Now is the time to check that your Will is up-to-date, and you have made it clear who should inherit your money, property and other things. Get good legal advice ensures that it is fair and reasonable. If your thinking deteriorates, at some point you will lose the capacity to change your Will. Hence the need to update it now! Make sure that the people around you know where your Will is kept and which lawyer was involved in putting it together. It may be helpful to have a book in your house with all this written down. Your solicitor, Public Trust, Citizens' Advice Bureau, Community Law Centre or Dementia New Zealand Branch can help.

## Financial Matters

It is helpful to have your financial affairs sorted. Often this means simplifying your affairs, if you have a number of different accounts or lots of investments. It may be easier to bring everything into just one or two accounts. If possible, make sure that bank accounts are in joint names (if you're part of a couple), so that if you can no longer operate the bank account, then your partner can. Discuss this with your bank manager, who can help you make the necessary arrangements (including organising your bank cards and Internet Banking). Early in dementia you will not necessarily want to give up all control over your financial affairs, and it might be just a matter of having a warning system in place if you or anyone attempts to make an unusual transaction. Some bank staff are now trained to be "dementia friendly".

Your bank manager or other financial advisor may be able to assist.

## Enduring Powers of Attorney (EPOA)

After you receive a diagnosis of dementia, it is useful to nominate people who will take responsibility for decisions in the future, when you are no longer able to make those decisions. You will need to see a lawyer, who will draw up the Enduring Powers of Attorney documents. He or she will ask who you trust to take over making decisions for you, and check that you are thinking clearly about this. You can appoint someone in your family, or a friend, and you can also nominate someone as back-up for that person, if they can no longer act for you. The Enduring Powers of Attorney are mostly not active, until a clinician has assessed you as no longer being able to make decisions yourself. It is only at that point that the person you have nominated will take over decision-making. Even then, they will need to make sure that they are making decisions in your best interest. They will also continue to consult you about things, as far as you are able. You need to keep your Enduring Powers of Attorney in a safe place, and you should give copies to those who you have nominated. Write it down in your book!

Under the law (The Protection of Personal and Property Rights Act), there are two types of Enduring Power of Attorney:

### Enduring Power of Attorney for Property

This person (or persons, as it can be shared), nominated by you, will take care of all your financial and property affairs, including businesses, and will make sure that everything is under control and being looked after. They will pay any bills for you and manage your income for you. They will need to consider your wishes and your best interests when doing so.

### Enduring Power of Attorney for Personal Care and Welfare

This person (and it can only be one person), nominated by you, will take care of all decisions about your welfare, but only from that time that you cannot do this for yourself. That time depends on how your dementia progresses, but a clinician will need to have done an assessment showing that you cannot make the decisions any longer. This protects you from someone interfering before you need it.

For Enduring Powers of Attorney, talk to your lawyer, Public Trust, Community Law Centre or Dementia New Zealand Advisor.

### Advance Care Directive

This is about making a plan for yourself to be used near life's end. This information needs to be shared with your family or friends and your doctor or health care team. An advance care directive is especially important where communication may be limited in the later stages of the condition. The plan would include anything that is important to you and gives meaning to life. It is very helpful to your support people to have on paper what you might like done and relieves them of the burden of having to make such decisions. If you have an Enduring Powers of Attorney for Welfare, they will be the person who helps ensure your wishes are carried out. The plan can be written and kept in a safe, known place. Put it in your book! It does not have to have any particular form, but it might be easier to download it from [www.advancecareplanning.org.nz](http://www.advancecareplanning.org.nz) so you have an idea of what you might like to cover.

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This publication provides a general summary only of the subject matter covered. People should seek professional advice about their specific case. The content was adapted from Alzheimer's Australia who have generously consented to their work being used. Written and peer reviewed: 2017 by Dr Chris Perkins and Dr Richard Worrall, Psychiatrists of Old Age. Reviewed by Dr Tina Crownshaw, Psychiatrist of Old Age 2023.

Dementia New Zealand offers support, information and education.

Dementia Helpline: 0800 433 636

Email: [info@dementia.nz](mailto:info@dementia.nz)

Website: [www.dementia.nz](http://www.dementia.nz)

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