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**EMPOWERING CHRISTIAN  
BELIEVERS TO HONOR GOD  
WITH THEIR FINANCES**



*Baptist Foundation  
of Illinois*

# Incapacity Planning

In this session, you will learn why it's important to enlist "helpers" for times when you need them the most.

Planning for things like death and incapacity can be uncomfortable. It's tempting to think that you have all the time in the world, but it is impossible to predict when a medical emergency might arise. It's best to have a plan in place to ensure your wishes are carried out.

There are two areas of vulnerability to consider when planning for potential incapacity: health and financial. These are two of the most sensitive areas of our daily lives, so it is vitally important to choose a friend (agent or attorney in fact) that you trust to serve as your Power of Attorney.

***Who are some people in your life that you would trust to make your health and financial decisions?***



**Many will say  
they are loyal  
friends, but who  
can find one who  
is truly reliable?**

PROVERBS 20:6 (NLT)



**There are “friends”  
who destroy each other,  
but a real friend sticks  
closer than a brother.**

PROVERBS 20:6 (NLT)

# Incapacity Planning



## Let's discuss the Health Care Power of Attorney.

- Permits you to name a person (and successors) who can speak for you and make decisions when you are incapacitated.
- Many people have a concern that some hospital based intervention actually gets in the way of natural death – and they want to ensure they are not kept artificially alive with all the extended grief for family and loved ones that might bring.
- In Illinois, there is a state approved form that can be downloaded and completed <http://www.dph.illinois.gov/sites/default/files/forms/powerofattorneyhealthcareform.pdf> or if you use the services of BFI, we're happy to help you with more customized help.

Your Health Care Power of Attorney agent should be an individual you literally trust with your life. It is an important decision and can be a heavy responsibility for the person acting on your behalf. However, by making these plans in advance, you can save your loved ones a lot of heartache during an already difficult time.



## Let's discuss the Financial Power of Attorney.

- Permits you to name a person (and successors) who can transact financial business for you when you've given them permission to do so.
- It's an incredibly powerful document, granting financial authority when executed. Note that we often need help before we're willing to admit it, therefore this needs to be a position of great trust.
- It avoids the problem of shared liability that is experienced when someone is "added" to an account as joint owner.
- In Illinois, there is a state approved form that can be downloaded and completed [https://www2.illinois.gov/sites/gac/Forms/Documents/POA\\_Property\\_July2011.pdf](https://www2.illinois.gov/sites/gac/Forms/Documents/POA_Property_July2011.pdf) or if you use the services of BFI, we're happy to help you with more customized help.

***Why is creating an incapacity plan an important part of your financial and spiritual stewardship journey?***

