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When planning becomes an act of love

Preparing for tomorrow starts with a conversation today

Most of us understand the importance of planning for the future. Yet some of the conversations that matter most, about ageing, loss of capacity, responsibility and ultimately death, are often the very discussions we avoid.

It is rarely because we do not care. More often, we fear saying the wrong thing, upsetting someone close to us or starting a conversation that feels difficult to navigate. As a result, important decisions are postponed until circumstances force them on us, often during periods of stress and uncertainty.

READINESS BEYOND GOOD INTENTIONS

Many people are willing to step forward when loved ones need help. Agreeing to act as an attorney under a Power of Attorney (POA) or to take on responsibilities as an executor can feel like a natural extension of a close relationship.

However, willingness is not the same as preparedness. Knowing someone well does not automatically mean understanding how they would want decisions made if they could no longer make them themselves. Questions about risk, priorities, quality of life and professional support can be surprisingly difficult to answer when they have never been discussed.

UNDERSTANDING THE LEGAL REALITY

A common misconception is that a spouse, partner or adult child can automatically take control of financial or legal matters if someone loses mental capacity. In reality, without a valid Power of Attorney, families may face delays, restrictions and additional costs during the deputyship process.

The legal responsibilities of an attorney are also often misunderstood. Acting on someone's behalf is not simply about doing what feels right. It is a formal role governed by legal duties and centred on the donor's best interests, even when those duties conflict with personal instincts or family expectations.

CONVERSATIONS THAT PROVIDE DIRECTION

Perhaps the most valuable discussions are not about money at all. Instead, they centre on values, priorities and personal preferences.

Would someone prefer caution or pragmatism when faced with difficult decisions? Is preserving wealth more important than maintaining comfort and independence? Would they want professional advice sought at the earliest opportunity or only when absolutely necessary? These conversations provide guidance that no legal document alone can fully capture.

REMOVING UNCERTAINTY FOR LOVED ONES

The same principle applies when planning funerals and end-of-life wishes. Families are often left to make significant decisions while dealing with grief, uncertainty and emotional strain.

Many people assume there is only one traditional approach, yet in reality there are numerous options. Discussing preferences in advance removes guesswork and gives loved ones confidence that they are making choices that reflect an individual's wishes. Far from being morbid, these conversations can offer reassurance and reduce anxiety for everyone involved.

FOCUSING ON VALUES RATHER THAN DECISIONS

Planning ahead is not simply about specific outcomes. It is about understanding what matters most.

Quality of life means different things to different people. For some, it may be independence and staying at home. For others, it may be comfort, familiarity or maintaining close relationships. Equally important are personal boundaries and emotional red lines that trusted individuals should understand if they are ever required to make decisions on someone else's behalf.

PLANNING AS AN ACT OF CARE

One of the most powerful lessons from these discussions is that planning ahead is not about pessimism or trying to control the future. It is about reducing uncertainty in life's most challenging moments.

Clarity is one of the greatest gifts we can leave to those we love. By having open conversations early, before circumstances become urgent, we give family and friends the confidence to act when difficult decisions arise. The goal is not perfection but preparation. ■

TIME TO PUT PRACTICAL PLANS IN PLACE AND GIVE REASSURANCE TO YOU AND YOUR LOVED ONES?

The best time to plan is before you need to. For further information about Power of Attorney, estate planning, later-life planning or end-of-life arrangements, contact us. We can help you put practical plans in place and provide reassurance for you and your loved ones.