



MNDALS
Association of South Africa

Planning Ahead with Confidence

Legal, Financial, and Care Planning for the Future





TAKING CONTROL OF YOUR FUTURE

Planning ahead isn't about giving up hope - it's about ensuring your wishes are known and your family is prepared. You can handle this process step by step.

Why Planning Matters

- Ensures your wishes are respected
- Reduces family stress during difficult times
- Maintains your control over important decisions
- Provides peace of mind for you and your loved ones
- Helps you focus on living well today





LEGAL PLANNING ESSENTIALS

Updating Your Will

■ FIND THE RIGHT LEGAL HELP

- Contact the Law Society of South Africa for referrals
- Choose an attorney experienced with disability planning
- Prepare questions about MND-specific considerations
- Understand the costs upfront

■ BEFORE YOUR APPOINTMENT

- List all your assets (property, investments, accounts, personal items)
- Decide on beneficiaries for each asset
- Consider the impact of MND care costs on your estate
- Think about guardianship for minor children
- Gather all relevant financial documents

■ KEY QUESTIONS TO DISCUSS

- How might MND care costs affect my estate?
- Should I consider a trust for ongoing care needs?
- What happens if my beneficiaries predecease me?
- How can I minimize tax implications?
- When should I review and update my will?





POWER OF ATTORNEY DOCUMENTS

01 Financial Power of Attorney

- Choose someone you trust completely with money decisions
 - Decide if you want it effective immediately or only when needed
 - Specify which financial decisions they can make
 - Include banking, investment, and property decisions
 - Consider multiple agents for different types of decisions
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02 Healthcare Power of Attorney

- Select someone who understands your values and wishes
 - Discuss your preferences about life-sustaining treatments
 - Cover decisions about feeding tubes, breathing support, and pain management
 - Include preferences about where you'd like to receive care
 - Ensure they're comfortable advocating for your wishes
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03 Choosing Your Representatives

- Pick people who live nearby and are available
- Choose individuals who can make difficult decisions
- Consider people who work well together if naming multiples
- Have backup choices in case your first choice can't serve
- Discuss your expectations with each person you choose

HEALTHCARE PLANNING AND DIRECTIVES

Advance Healthcare Directives

What to Include

- Your values about quality vs. quantity of life
- Preferences about pain management and comfort care
- Decisions about feeding tubes and artificial nutrition
- Wishes about breathing support and ventilation
- Preferences about where you'd like to receive care

Important Conversations to Have

- With your family about your values and wishes
- With your healthcare providers about your options
- With your chosen healthcare agent about your preferences
- With spiritual or religious advisors if relevant to you

Care Preferences Documentation

Daily Care Wishes

- How you prefer to be helped with personal care
- Your routines and preferences for comfort
- Important relationships you want to maintain
- Activities and experiences that are meaningful to you
- How you'd like family and friends to support you

Medical Decision Guidelines

- Under what circumstances you'd want aggressive treatment
- What quality of life factors are most important to you
- Your thoughts about experimental treatments or clinical trials
- Preferences about hospitalization vs. home care
- Instructions about pain management and comfort measures



FINANCIAL AND ESTATE PLANNING

Protecting Your Family's Financial Future



Life Insurance Review

- Check if your policies are current and adequate
- Understand how MND diagnosis affects coverage
- Consider whether additional coverage is needed
- Review and update beneficiaries
- Understand the claims process for your family



Retirement and Investment Accounts

- Update beneficiaries on all accounts
- Understand withdrawal options and tax implications
- Consider how care costs might affect your savings
- Plan for potential loss of income
- Explore disability benefits from retirement accounts



MANAGING CARE COSTS



Long-term Care Planning

- Estimate potential care costs over time
- Explore insurance options for care coverage
- Consider how to preserve assets for family
- Plan for equipment and modification expenses
- Research community resources and support programs

Family Financial Communication

- Share information about your accounts and assets
- Explain your financial priorities and concerns
- Discuss how care costs might affect family finances
- Plan for smooth transitions of financial responsibilities
- Ensure family knows about insurance policies and benefits



FAMILY PREPARATION AND COMMUNICATION

Having the Important Conversations



With Your Spouse/Partner

- Financial management and decision-making responsibilities
- Daily care preferences and intimate relationship changes
- Parenting responsibilities and children's needs
- Social relationships and community connections
- Future care decisions and end-of-life wishes



With Your Children

- Age-appropriate information about MND and what to expect
- How family roles and responsibilities might change
- Ways they can help and support without being overwhelmed
- Maintaining normal childhood activities and relationships
- Professional support resources available to them





FAMILY PREPARATION AND COMMUNICATION

Having the Important Conversations



With Extended Family and Friends

- Your expectations for ongoing relationships and support
- How they can help while respecting your independence
- Information about MND to help them understand your situation
- Ways to stay connected as your communication might change
- Their role in your care planning and future support

Documentation for Family

Create a Family Information Binder

- All legal documents and their locations
- Financial account information and contacts
- Medical information and provider contacts
- Care preferences and daily routine information
- Emergency procedures and important contacts

REVIEW AND UPDATE SCHEDULE



Remember:

Planning ahead is one of the most loving things you can do for your family. It ensures your wishes are honoured and gives everyone peace of mind to focus on what matters most - spending quality time together.

Quarterly Reviews

- Update medical information and medication lists
- Review financial accounts and beneficiaries
- Check that emergency contacts are current
- Assess whether care preferences have changed
- Update family on any changes to plans or wishes

Annual Reviews

- Meet with attorney to review legal documents
- Review insurance coverage and beneficiaries
- Update advance directives if preferences have changed
- Reassess financial planning and care cost projections
- Have comprehensive family discussions about any changes

You are capable of learning these systems. Thousands of families navigate MND successfully every year. You don't need to become an expert overnight, but each small step builds your confidence and control.

Start where you are. Use what you have. Do what you can. You've got this.

**FOR MORE SUPPORT AND RESOURCES
REACH OUT TO US**



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