

Understanding Your Power of Attorney

Your Power of Attorney identifies one or more individuals that you have chosen to act in your place with regard to all financial, business, tax, real estate, and similar matters in the event that you are incapable of doing so. Or, if you are traveling and an unexpected financial matter requires immediate attention, then having this document set up will allow the identified individual(s) to act on your behalf.

Note that the power of attorney becomes effective on the date you sign it. That means that the person you name in the document (known as your *Attorney-in-Fact* or *Agent*) will be able to act under the Power of Attorney immediately should the need arise.

Review Your Power of Attorney: It is very important to review your Power of Attorney to ensure it accurately identifies the individual(s) you trust to handle your financial matters if you are unable to. If you need to modify the document, simply access the SmartGuide to create a new or modified Power of Attorney.

Making your Power of Attorney Official

Necessary parties: You

A notary public

Instructions:

1. Gather the above parties within sight and hearing of one another.
2. Sign and date the Power of Attorney where indicated.
3. Have the notary sign and seal.
4. Once your Power of Attorney has been executed, scan and upload the document to your vault.