



1 in 4 people will require care at some point in their lives.

Who would you like to manage your affairs if you were unable?

Many of us will care for, or know someone who is caring for, someone with Alzheimer's or dementia. There are around 850,000 people with dementia in the UK, of whom 40,000 are under 65. This number is forecast to exceed one million by 2025, according to the Alzheimer's Society. With this in mind, it's more important than ever to plan ahead to ease the potential burden on relatives should you lose mental capacity in the future.

A lasting power of attorney ensures that your chosen loved ones are able to make decisions on your behalf should you lose the capacity to do so. It's not just for the elderly; younger people may also become incapacitated through accident or illness.

Cost and payment options

Special offer ★★★

Get a health and welfare LPA for only £50* plus VAT when you purchase a financial affairs LPA.

Cost per person

Financial Affairs LPA
£350* plus VAT

Financial Affairs + Health and Welfare
£400* plus VAT

Excluding the £82 Office of the Public Guardian (OPG) registration fee. This is a fixed cost which is charged **per LPA by the OPG to make it legally valid.*

How to proceed

If you are interested in creating a lasting power of attorney please speak to your adviser and they will be able to advise you of the next steps.

Any advice given is free and you are under no obligation to proceed. If you do wish to go ahead then your adviser will take some information and draft the legal documents for you. By making a lasting power of attorney you are ensuring that, should you ever face mental illness in the future, this difficult time will be made much easier for you and your loved ones.



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Lasting Powers of Attorney

Keep control of the future in your hands



What is an LPA?

A lasting power of attorney (LPA) is a legal document that lets you appoint one or more people to make decisions on your behalf, should you lack mental capacity to make your own decisions in the future.



Property and Finance Lasting Power of Attorney

There are two types of lasting power of attorney; one that deals with your finances and another that deals with your health. Both are extremely important - but the financial LPA is particularly important if you have joint assets with your partner.

CONSEQUENCES OF NOT HAVING A FINANCIAL LPA



You will be unable to re-finance your house if you own it jointly



You may be unable to access joint bank accounts



You will be unable to sell your home



Loved ones will be unable to pay bills on your behalf



Loved ones will be unable access your pension or benefits to pay for things on your behalf

Making a Lasting Power of Attorney is simple

We take care of all the legal documentation and you just need to provide us with names and addresses for the following people:



Donor

This is you, the person making the lasting power of attorney.



Certificate Provider

Someone who can confirm you have mental capacity- this is usually a solicitor or your adviser.



Attorney

The person you choose to act on your behalf should you lose mental capacity - this is usually your partner.



Replacement Attorney

The people who take over from your attorney if your attorney passes away or becomes unable to carry out their duties. Replacement attorneys are usually children of the donor. You can choose just one or a couple of replacement attorneys.



Health and Welfare Lasting Power of Attorney

Making a lasting power of attorney for health and welfare allows your chosen attorney to make important decisions in your best interests including giving or refusing certain types of medical care and the choice of your care home.

CONSEQUENCES OF NOT HAVING A HEALTH AND WELFARE LPA



Your loved ones will be unable to decide where you live



Your loved ones will be unable to move you to a different care home



Doctors, rather than your chosen person will decide on whether to give or refuse life sustaining treatment

MAKE YOUR LASTING POWER OF ATTORNEY BEFORE IT'S TOO LATE

A lasting power of attorney can only be made whilst you still have mental capacity. After you have lost mental capacity your family will have to apply to the court of protection in order to become your 'deputy' and make decisions on your behalf. This is an extremely timely and costly process and the powers a deputy can have are limited compared to those of an attorney.