

What is a lasting power of attorney (LPA)?

It's an important legal document that lets you appoint one or more people to help you make decisions, or make decisions on your behalf, if you're unable to.

Think of an LPA like an insurance policy, putting it in place while you're fit and healthy gives you peace of mind knowing that, no matter how life plays out, your health and financial matters will be managed as per your wishes.

Here's how it works:

Alex suffers an unexpected illness or accident, resulting in a **loss of mental capacity**.



Without an LPA

Next of kin **doesn't have the legal right** to make decisions for Alex

- Sole bank accounts are frozen
- Joint bank accounts are frozen in some circumstances
- Bills can't be paid from Alex's money
- Investment decisions can't be made (any previous authority given to make investment decisions is cancelled)
- Property can't be sold, meaning a co-habiting partner can't move house if they wanted to
- Next of kin don't have the legal right to make decisions about medical treatment
- Next of kin don't have the legal rights to make personal choices, for example where Alex should live

If you don't plan ahead and you suffer an accident or illness which causes you to lose mental capacity, **your next of kin can only get the legal authority to act on your behalf through a court order. This is a long, costly and intrusive process.**



With an LPA

Alex puts LPAs in place for both **financial & health and care decisions appointing a representative**

- Alex has legally appointed a representative to make decisions about finances
- The bank recognises the chosen representative's legal authority and no accounts are frozen
- Investment decisions can be made by Alex's representatives
- Bills can be paid as normal
- Property can be sold if needed
- The representative has the legal right to make decisions about Alex's medical treatment
- The representative can make personal choices for Alex, such as where to live

By planning ahead, you can **choose who should have legal authority to make decisions on your behalf** if you're unable to make decisions for yourself. **A lasting power of attorney costs far less than a court order and the people you choose can step in as soon as they're needed.**