

Powers of Attorney

Enabling decisions about your finances, health and care

Lasting Powers of Attorney (LPAs)

An LPA is a legal document that lets you (the 'Donor') appoint one or more people (known as 'Attorneys') to make decisions on your behalf.

You are probably aware of the importance of making a Will to deal with your assets after you die, but have you considered what would happen were you unable to manage your affairs while you are still alive?

A Lasting Power of Attorney (LPA) is a legal document which allows you to appoint one or more individuals (called "Attorneys") to deal with your affairs and make decisions on your behalf, should you become unable to do so yourself. You might think that this is only relevant at the onset of old age, but accident or illness can strike at any time.

Consider what would happen if you had a serious accident which left you in a coma or in hospital for a long period or you were suddenly taken ill and left physically or mentally incapacitated. Your family would not automatically have the legal authority to deal with your affairs, such as your investments, bank accounts, house or business.

If no LPA is in place, an application must in such circumstances be made to the Court of Protection to appoint a 'Deputy' to manage your affairs. This process is costly and can take many months. By making an LPA now, while you are fit and able, not only can you choose who should deal with your affairs (rather than an appointment being made by the Court), but it means that, should the worst happen, the LPA is in place and ready for use, thus removing the need for a court application at an emotional and difficult time for your loved ones.

There are two types of LPA (you can choose to make one type or both).

- **Property and Financial Affairs LPA**
- **Health and Welfare LPA**

Property and Financial Affairs LPA

This gives your Attorney(s) the right to manage and make decisions about your financial affairs and assets, such as utility bills, everyday banking, your house, savings, investments and any business interests you may have.

This LPA can only be used after you have lost mental capacity to make decisions regarding your personal welfare. It enables your Attorney(s) to make personal welfare decisions on your behalf such as deciding where you should live, making day to day decisions and giving or refusing consent to particular types of health care.

LPAs are a crucial way to help the people you trust to help you if need be in the future. We will discuss with you the wording of any particular wishes you have and any safeguards (for you and your family) to put in the LPA.

We will answer your questions, advise you on all the issues and take care of putting these important measures in place.



GET IN TOUCH

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