

# Lasting Powers of Attorney – Planning Ahead.

What is a Lasting Power of Attorney?

A Lasting Power of Attorney (LPA) is a legal document in which you can choose someone you trust to make decisions for you. This may be at a time in the future when you either lack the mental capacity to do so, or no longer wish to make those decisions yourself.

We all plan for the future. No doubt you will have house insurance, car insurance and maybe even pet insurance. You've probably also made a Will to look after your loved ones when you're not here, but have you planned for what might happen if you are unable to look after your own affairs in your lifetime?



- There are two types of LPA:
- ▶ **The Property & Financial Affairs LPA** allows you to appoint an attorney to manage your finances and property.
  - ▶ **The Health & Welfare LPA** allows you to appoint an attorney to make decisions on your behalf about your personal welfare.

What if I don't have a Lasting Power of Attorney?

With life expectancy increasing in the UK many of us over 65 will develop some form of dementia. If you lose mental capacity it will be too late to make an LPA to appoint someone to act on your behalf. It will then be for a family member to make an application to the Court of Protection to be appointed as a Deputy. This is an expensive and lengthy process, the court fee alone is £400.

By making an LPA you can avoid the costs and delay of an application to appoint a Deputy. Hopefully you will never have to use your LPA, but just like your house insurance it will be in place just in case the worst happens.

*We're on your side through life.*

## Who can make an LPA?

Anyone aged 18 or over, with the capacity to do so, can make an LPA. You cannot make an LPA jointly with another person; each person must make his or her own LPA.

## Who can be an attorney?

Anybody over the age of 18 can be an attorney. However, for a Property and Financial Affairs LPA they must not be bankrupt when they sign the LPA form. If they become bankrupt in the future this could result in the LPA being cancelled if it has been registered with the Office of the Public Guardian.

You can appoint more than one attorney and replacement attorneys.

## How long will it take?

Once we have full details from you we will aim to prepare your LPA within one week. It will take approximately 12 weeks to register the LPA with the Office of the Public Guardian. Please note that the LPA cannot be used until it has been registered.

## How much will it cost?

We charge a fixed fee for the preparation and registration of your LPA. The current court registration fee is £110. Please contact one of our experts for further information and we will be happy to help.

## Specialist help that is tailored for you

We have offices in Bingley, Ilkley and Bradford and can also visit you in your home if you wish.

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## Lasting Powers of Attorney

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