

Lasting Powers of Attorney

Why are they important?

There are a number of reasons why you might need someone to make decisions or act on your behalf.

It could be temporary: for example if you are in hospital and need help with everyday things such as making sure your bills are paid or going to the bank. It could be that you are experiencing memory problems and want the peace of mind that things will be taken care of in the future.

“There’s no specific age when you should consider making a Power of Attorney. Young people can lose capacity through accidents. But if someone is diagnosed with a condition likely to cause loss of capacity, they may be well advised to think about who they want to make decisions for them when they can no longer do so”. **Alzheimers Society**

By sorting Lasting Powers of Attorney out now you will avoid the distress and expense incurred if you have to apply to the Court of Protection, a process that is a very long drawn out and quite intrusive one.

The different types:

A **Property and Financial Affairs** LPA allows your chosen person or persons to make decisions about paying bills, dealing with the bank,

collecting benefits, selling your house, etc.

On the other hand, a **Health and Welfare** LPA covers decisions relating to your care and well-being and is only used if you lose the ability to make these decisions yourself. This LPA allows your representative a say on healthcare and day to day care, at your own or residential home, including how you dress, your chosen diet and your daily routine.

Your marital status alone doesn’t give you the legal right to access bank accounts, pensions or credit cards, utility bills etc. in your spouse or partner’s name.

Even in the case of joint bank accounts, if one person loses capacity, the other person does not automatically have the right to access the accounts without an LPA in place.

Nor would they have the legal authority to decide on your personal well-being or have access to your medical notes.

Compass Will Writers have already helped hundreds of people arrange their LPAs and Wills, and we can help you too.

“if the time does come when I am no longer able to make decisions, I can trust my daughter to do whatever’s best”

COMPASS
will writers



Peace of mind for you
and those close to you

