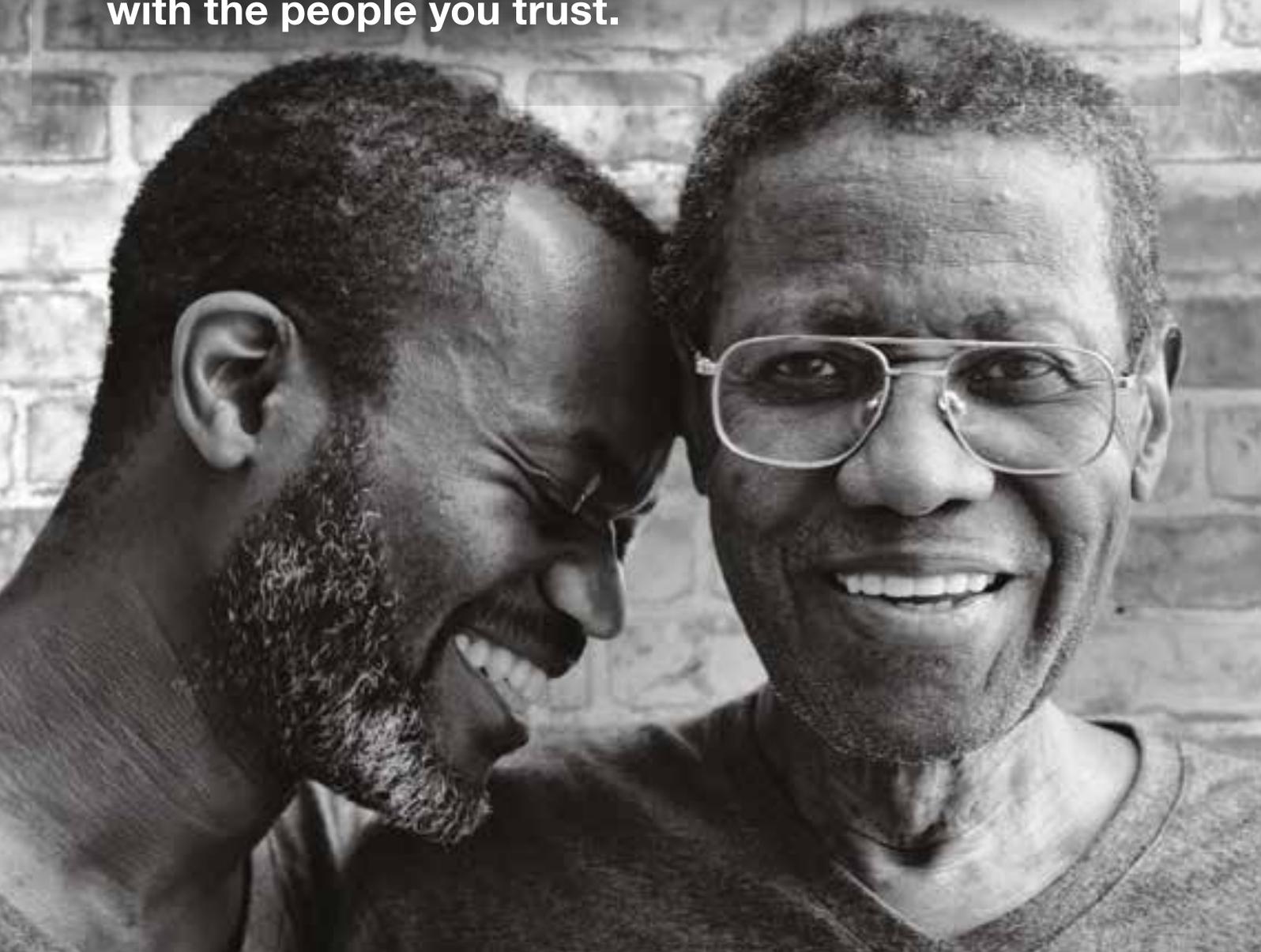


Lasting power of attorney

If you lose the power to make certain decisions, a lasting power of attorney keeps those decisions with the people you trust.



Call: 0116 464 7055 (*Leicester Office*)
0208 194 7189 (*London Office*)
0800 999 7750 (*National*)



PARADIGM WILLS
AND
LEGAL SERVICES

Who will speak for you when you can't speak for yourself?

If you lose the power to make certain decisions, a lasting power of attorney (LPA) lets people you trust quickly, easily and legally step in.

Along with lots of other people, you may think your partner or close family members can automatically make decisions for you if you're not able to. This is not the case.

If they had to pay your bills or make a choice about your medical treatment they would struggle without the legal authority to do so.

True or False?

“If a couple have a joint bank account and one person can't make decisions for themselves, their partner can legally make decisions for them.”

This is false, but 73%* of people think it is true.

“In hospital, your next of kin always get the final say in treatment decisions if you can't make them for yourself.”

This is false, but 72%* of people think it is true.

*NatCen Survey of 2000 people 2017.

A lasting power of attorney makes it easier for the people you trust to support you and, if needed, act for you when you may need it most. It could be temporary help to cover a short hospital stay, or longer-term support to manage decisions around your health and care.

An LPA not only gives you a voice - it protects your choices.

Failure to create a Lasting Power of Attorney

If you do lose mental capacity without creating a Lasting Power of Attorney, it will be necessary for your family to apply to the Court of Protection to have a deputy appointed to deal with everyday financial matters. This means you lose control of who you would naturally give your powers to. This is a slow and a very expensive process, costing thousands of pounds.



**My daughter has always
been my **world**
Now she can be my **voice****

Business Power of Attorney

As a business owner, it's important to consider what would happen to your business if you were unable to make decisions. This may be if:

- you were abroad on holiday or for business
- you were to have an accident
- you were to have a medical condition that incapacitated you

In such circumstances, who will authorise the payment of bills, sign cheques, service a business loan, pay salaries and even selling your business shares. Don't assume that a family member or a business colleague will gain the authority to make these decisions on your behalf – this assumption could leave your business exposed to risk.

To protect your interests, and those of your business, you should consider making a Business LPA.

If you are a business owner of a private company either as a sole trader, partnership or director, there may be no one else to continue running the company. In such circumstances, a Business LPA would be appropriate to keep the business running.

We pride ourselves on offering a unique service to our customers and giving them the very best advice. For more details on how to create a Lasting Power of Attorney, **contact us now.**

“We all know how important it is to plan for the future. Having a Lasting Power of Attorney in place should be as common and natural as making a Will.”

Jack Straw, former Lord Chancellor & Secretary of State of Justice

Two types of lasting power of attorney

Health and welfare decisions

A health and welfare lasting power of attorney gives people the power to make decisions about things like:

- your daily routine – for example, washing, dressing and eating
- medical care
- moving into a care home
- life-sustaining treatment

You apply and register it now, but it's only used if you can't make your own decisions in the future.

Financial decisions

A finance and property lasting power of attorney gives someone you trust the power to make decisions about your money and property, for example:

- paying bills
- managing a bank or building society account
- collecting benefits or a pension
- selling your home

These powers can be used at any time, but only if you say it's ok.

Lasting power of attorney

The 2 minute summary

- It's a myth that close family or friends can automatically make decisions on your behalf if you need them to
- A lasting power of attorney means someone you trust can quickly, easily and legally step in
- You keep control by deciding **WHO** can speak for you, **WHEN** they can speak for you, and **WHAT** they can say
- It's not just about money – your choices about your health and care also need protecting
- If things are straightforward, you don't need to seek legal advice
- Registering a lasting power of attorney is probably easier and cheaper than you think. Depending on your circumstances, it can even be completely free

What to do next

Talk to someone you trust today about creating a lasting power of attorney. Or, if you'd like to know more:

Leicester Office

Call: 0116 464 7055

Address: 7th Floor, 60 Charles Street,
Leicester, LE1 1FB

National Calls: 0800 999 7750

Email: info@paradigm-wills.com

Visit: www.paradigm-wills.com

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