



what would happen if you were ill and unable to handle your own affairs?

Most people do not like to think about the prospect of illness or incapacity, let alone put contingency plans in place. It is easy to just think that “it won’t happen to me” or “someone else can deal with it if I can’t”. This, unfortunately, is often not the case.

In the event of incapacity and without the legal formality of a Lasting Power of Attorney (LPA), no one would be able to gain access to your finances or pay bills on your behalf. This could leave your finances in a mess and your family distressed at a time when they are already going through the trauma of seeing someone they love lose their capacity and independence.

Think of a LPA as an insurance policy that you hope you never need but make anyway “just in case”.

Here are some additional tips for making a LPA:

- Do make a LPA if there are any family members you really would not trust or want to look after your financial affairs
- Do make an LPA if you are aware of any animosity or conflict within your family
- Do seek advice from a solicitor if you are considering making a LPA

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What is a Lasting Power of Attorney (LPA)?

A Lasting Power of Attorney is a legal document which empowers someone you nominate to act on your behalf if you are unable, through mental or physical ill health, to deal with your own financial and personal affairs.

When can a LPA be made?

Only whilst you are still mentally capable of understanding what the LPA is and what it is intended to do.

Who should be the Attorney?

Someone you trust implicitly. The Attorney will be in control of your affairs. You may want to have more than one Attorney.