

## **WHAT IS A LASTING POWER OF ATTORNEY (LPA)?**

An LPA is a legal document that lets you choose trusted people (attorneys) to make decisions on your behalf.

There are two types of LPA, covering two kinds of decisions:-

- Money, finances and property.
- Health and care.

Each LPA has its own form. You must have mental capacity to make an LPA.

### **LPA for Financial Decisions**

Financial decisions might be about:-

- Opening, closing and using your bank and building society accounts.
- Claiming, receiving and using your benefits, pensions and allowances.
- Paying your household, care and other bills.
- Making or selling investments.
- Buying or selling your home.

You can choose whether your attorneys can act for you as soon as the LPA is registered or only if you can no longer understand and make decisions.

You can also impose conditions.

You can also appoint different attorneys for your personal finances and your business affairs if this is relevant.

### **LPA for Health and Care Decisions**

Health and care decisions might be about:-

- Giving or refusing consent to healthcare.
- Staying in your own home and getting help and support from Social Services.
- Moving into residential care and finding a good care home.
- Day to day matters such as your diet, dress or daily routine.

Your attorneys can only make decisions about your health and care when you no longer have mental capacity.

You can choose whether your attorneys or your doctor should make decisions about accepting or refusing medical treatment to keep you alive, if you cannot make or understand that decision yourself.

### **Registering your LPA**

Before you can use your LPA you must register it with the Office of the Public Guardian. Their fee to register your LPA so that it is ready to use is £110. If your income is below a certain amount or you receive specific benefits, you may be eligible for a reduced fee or not have to pay a fee at all.

If you would like to discuss LPAs with a member of the Brooke-Taylor's team, please telephone 01298 22741.

If you are helping a friend or relative who no longer has capacity to make their own decisions, you can apply to the Court of Protection who will appoint you or someone else to help them. We would be happy to discuss this with you.