

Get Your  
Ducks in  
a Row

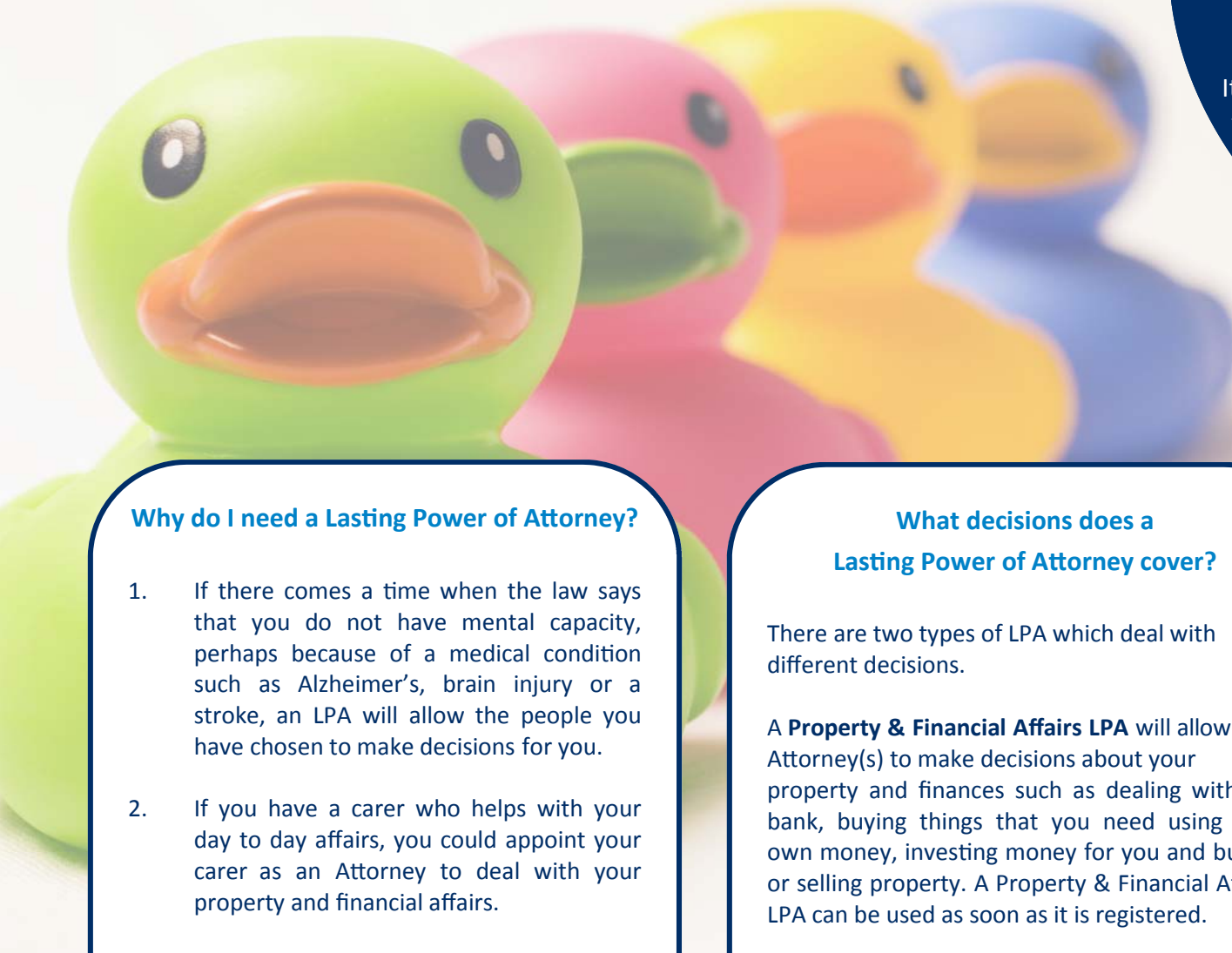


Fixed Fees

No Hidden Costs

No Cost Storage

Lasting Powers of  
Attorney



## What is a Lasting Power of Attorney (LPA)?

It is a legal document that allows a person of your choice to make decisions on your behalf. When making an LPA, you are known as the **Donor** because you are donating the ability to make decisions to someone else.

The person you are donating that ability to is known as your Attorney. You can have more than one Attorney.

### Why do I need a Lasting Power of Attorney?

1. If there comes a time when the law says that you do not have mental capacity, perhaps because of a medical condition such as Alzheimer's, brain injury or a stroke, an LPA will allow the people you have chosen to make decisions for you.
2. If you have a carer who helps with your day to day affairs, you could appoint your carer as an Attorney to deal with your property and financial affairs.

#### What is mental capacity?

'Mental capacity' is the ability to make decisions for yourself. A person may not have mental capacity if they have an illness or disability such as a mental health condition or dementia.

### What decisions does a Lasting Power of Attorney cover?

There are two types of LPA which deal with different decisions.

A **Property & Financial Affairs LPA** will allow your Attorney(s) to make decisions about your property and finances such as dealing with the bank, buying things that you need using your own money, investing money for you and buying or selling property. A Property & Financial Affairs LPA can be used as soon as it is registered.

A **Health and Welfare LPA** deals with your medical treatment, where you should live and can include decisions about life sustaining care. It can only be used if you lose mental capacity.

### When should I make a Lasting Power of Attorney?

**Now!** If you are ever in a position where someone needs to make decisions for you, without an LPA that person would have to apply to the courts for a Deputyship Order which is more expensive, takes several months and would result in your assets being frozen until the Deputyship Order is approved or rejected.

#### I have been diagnosed with Dementia. Is it too late to make an LPA?

This will depend on how advanced your condition is and in some cases whether a doctor says that you still have mental capacity. If a doctor says that you do not have mental capacity then there remains an option for someone to apply for a Deputyship Order. Ask us for more information about this

**A Lasting Power of Attorney helps you to control your future...whatever happens**

# Our Locations

## Dudley

34 Dudley Court

The Inhedge

Dudley

DY1 1RR

**01384 811 811**

## Kingswinford

813 High Street

Kingswinford

West Midlands

DY6 8AD

**01384 811 811**

## Merry Hill

Capstan House

The Waterfront

Merry Hill

DY5 1XL

**01384 811 811**

## Walsall

Townend House

Park Street

Walsall

WS1 1NS

**01922 311 100**

## Worcester

City Wells House

26 Sidbury

Worcester

WR1 2HZ

**01905 900 900**

## Cheltenham

Arle Court

Hatherley Lane

Cheltenham

GL51 6PN

**01242 375 100**

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