

# Guiding you through lasting powers of attorney



We help you to understand your options for later-life decision making and put plans in place for your peace of mind.

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Legal support for business, for family, for life



# Feel secure in your future with experts to guide you through your options

There may be a time when you need someone to help you manage your property and financial affairs or your personal welfare. This could be due to age, ill health or a loss of capacity. From 1st October 2007, the only option for creating a Power of Attorney which covers mental capacity is in the form of a Lasting Power of Attorney (LPA)

## What is an LPA?

An LPA is a legal document in which you (the person giving the LPA is referred to as the Donor) choose someone that you trust (referred to as the Attorney) to make decisions on your behalf.

LPAs replaced Enduring Powers of Attorneys (EPAs) from October 2007. Whilst existing EPAs remain valid,

EPAs can no longer be created.

An LPA must be signed when you are capable of doing so and it has to be registered with the Office of the Public Guardian (OPG) before it can be used.

Anyone aged 18 or over, with mental capacity can make an LPA.

An LPA is a very powerful document, you are trusting your Attorney and so you need to be confident you have

picked the right person to act as your Attorney.

It is important to note that if you lose the ability to make decisions for yourself, then you will not be able to monitor what your Attorney is doing.

## Who can make an LPA?

Anyone aged 18 years or over with capacity.

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## There are two types of LPA:

### Property and Financial Affairs LPA

This type of LPA allows your Attorney to deal with your financial affairs, for example to pay your bills, operate your bank accounts or sell your home. Your Attorney can manage your finances and property whilst you still have mental capacity as well as when you lack capacity.

This type of LPA can be used immediately once it has been registered with the OPG, having said that, just because it is registered, you are not prevented from continuing to deal with your own affairs if you wish.

### Health and Welfare LPA

This type of LPA allows your Attorney to make decisions about matters such as medical treatment, your diet, where you live, who you see and giving or refusing consent to life-sustaining treatment decisions.

This type of LPA can only be used by your Attorney once registered with the OPG and once you are no longer able to make the decision by yourself.

**“Excellent service throughout from a very professional, helpful and friendly team. I can’t rate highly enough.”**

## Who can act as my Attorney(s)?

This is an extremely important role and one that the appointed person must agree to take on. You must trust your Attorney and believe that they have the relevant skills to deal with your property and affairs.

You can choose a family member, friend or a professional Attorney (such as a Partner of Hegarty). An Attorney must not be bankrupt or had bankruptcy proceedings issued against them or be subject to a debt relief order.

You can also choose a Replacement Attorney in the event that your chosen Attorney is unable to act. It is also possible to appoint more than one Attorney:

**Jointly:** this means that all named Attorneys must always act together. This appointment may be viewed as a safeguard but may prove inconvenient, particularly for day-to-day decisions. Your LPA will be terminated if one of the Attorneys can no longer act (unless you have appointed a Replacement Attorney)



**Jointly and Severally:** this means that Attorneys can act individually or they can choose to act together. This provides more flexibility and if one of the Attorneys was unable to act the remaining Attorneys can continue to act.

**Jointly when making some decisions and jointly and severally:** This is a combination of the two options above. We would suggest caution when considering this option due to the risk of ensuring that the provisions are clear to a third party.

Your Attorney must always act in your best interests. There are restrictions imposed by law upon your Attorney:

- They must keep accounts and can be asked to submit the accounts to the OPG
- Strict rules on what gifts they can make on your behalf
- Law against euthanasia and assisted suicide

## Additional Restrictions

You can also place additional restrictions on the authority of your Attorney in the LPA by

including instructions in section 7.

Common instructions for the Property and Financial Affairs LPA are:

- Requiring your Attorney to submit annual accounts to a person of your choice (your advisor or an independent person)
- Allowing your Attorneys to access your Will
- Allowing your Attorneys to appoint an investment manager to make decisions about your investments

Common instructions for a Health and Welfare LPA include:

- Specifying a particular diet i.e. vegan/vegetarian
- Allowing your Attorneys to agree to residential care

You can also include preferences which provide your Attorney with guidance about how you would like them to act.

When you make your LPA you can, but do not have to, choose to notify one or more persons to be notified when an application is made to register an LPA with the OPG. The person has







the right to object to the registration of the LPA if they have concerns about it. This is viewed to act as a safeguard.

You also require a certificate provider. The certificate provider is a person you select to confirm that you understand the LPA. The certificate provider can be a professional person (such as a solicitor or Doctor) or someone who has known you for the last two years (who cannot be a family member).

**“The kind, human approach to our needs made the process very easy.”**

## Registration


The LPA can be registered at any time. We would recommend that you register the LPA immediately.

There is a Court fee payable for each LPA of £82. Sections 12 to 15 of the LPA will need to be completed by you or your Attorney and the notices (in the form of an LP3) would have to be served to any notified person. Registration normally takes in the region of 6-8 weeks.

## How the LPA is used after registration

Your Attorney can use a registered LPA for property and financial affairs decisions as soon as it is registered (unless it is provided otherwise) either before you lose mental capacity or afterwards. Your Attorneys can only use a Health and Welfare LPA if you are unable to make those decisions for yourself.

You decide when we will release the registered LPA (or a certified copy) to your Attorney.



**"Catered to all my needs at a difficult time for us as a family! Would highly recommend."**

**Client Trustpilot Review**

## **Certified Copy LPA**

We can provide you with a certified copy of the LPA at a current charge of £25+VAT (subject to a minimum order of 2). The OPG can supply certified copies at a cost of £35 per document.

## **What happens if I don't have an LPA?**

If you lose the capacity to be able to manage your affairs without a valid LPA then your personal affairs will become the responsibility of the Office of the Public Guardian. In these cases a person's affairs are placed under the jurisdiction of the Court who appoint a Deputy to act on your behalf and the Deputy is therefore answerable to the Court.

This can be an expensive route. Court approval is required for any act to be carried out, accounts have to be submitted to the Court every 12 months, and financial decisions are not carried out by close family or friends.

## **Do I need to seek legal advice?**

You do not have to seek legal advice - it is your choice. We do consider however that an LPA is a powerful and important document and it is far more complex than the previous Enduring Power of Attorney system. We would recommend that anyone considering completing an LPA should seek appropriate professional advice.

**Supporting you  
through all aspects  
of later-life  
planning**

**[enquiries@hegarty.co.uk](mailto:enquiries@hegarty.co.uk)**

## How much does it cost?

Our standard charge for a single LPA is £550+VAT. The cost to complete both types of LPA is £750+VAT.

If we are acting for a couple, our standard charge is £750+VAT for one type of LPA and £1100+VAT for both types of LPA.

In addition, the OPG charges a fee of £82 for registering each LPA.

## Why choose Hegarty?

For the past 50 years our team of highly skilled solicitors and legal advisors have offered expertise across a wide range of legal services, and with our offices located in the heart of

local towns, our clients know that we're on hand whenever they need our advice or support.

We pride ourselves on being open and honest with our clients. Our lawyers will explain everything to you in plain-English and let you know how much it will cost from the outset. Our clients value this and know they are in safe hands when they instruct us.

We are extremely proud of our excellent 5-star Trustpilot rating and that 95% of our clients would recommend our services.

**“It was nice to be treated as an individual and to know that you were being listened to”**





## Your local legal team

### **Peterborough**

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01733 346 333

### **Oakham**

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### **Bourne**

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Bourne  
PE10 9AE  
01778 230 030

### **Stamford**

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Stamford  
PE9 1PL  
01780 752 066

### **Market Deeping**

27a Market Place  
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