PRIVATE CLIENT GUIDE

ALLIOTTS

PART OF THE SHAW GIBBS GROUP

LASTING POWERS OF ATTORNEY EXPLAINED

Planning for the unexpected, at any age

A lasting power of attorney lets you appoint people you trust to make decisions on your behalf if you are unable to do so yourself.





What is a lasting power of attorney?

A lasting power of attorney (LPA) is a legal document that allows you to appoint people you trust to make decisions on your behalf if you are unable to do so yourself.

LPAs operate during your lifetime. They do not form part of probate and have no effect after your death.

There are two types:

- Property and financial affairs LPAs
- Health and welfare LPAs

Many people choose to make both.

Why LPAs are not just about later life

Incapacity can arise unexpectedly and at any age, through illness or accident. Without an LPA in place:

- Loved ones have limited authority to help
- Banks and institutions may refuse access
- Applications to the court may be required

An LPA allows decisions to be made promptly and responsibly if you need support.

Financial LPAs in practice

A property and financial affairs LPA allows your attorneys to deal with matters such as:

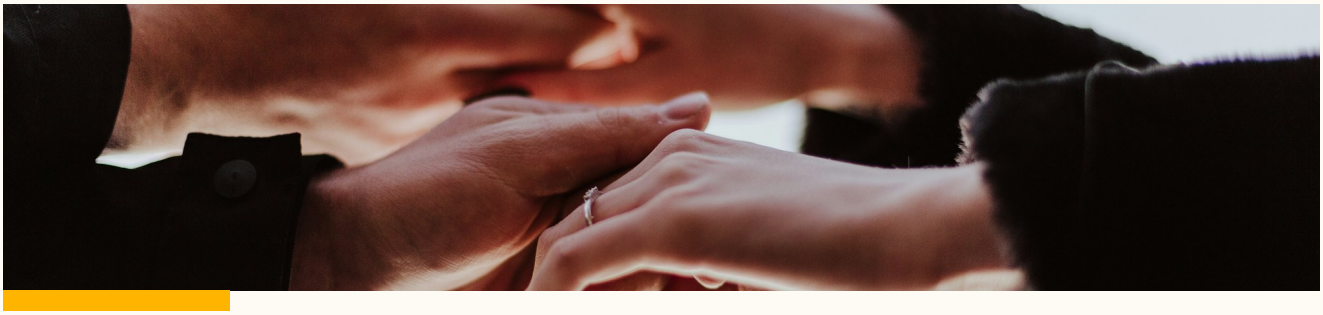
- Bank accounts and investments
- Paying bills and managing property
- Dealing with tax matters
- Instructing professionals

LPAs increasingly need to reflect digital life, including online accounts and paperless banking, making clear authority and records particularly important.

TRUSTED PEOPLE MAKING DECISIONS FOR YOU

PUT LPAS IN PLACE BEFORE THEY ARE NEEDED

ENABLE SUPPORT WITH FINANCES AND DAILY LIFE



Health and welfare LPAs

A health and welfare LPA covers decisions such as:

- Medical treatment
- Care arrangements
- Where you live

These decisions can only be made by the people you chose if the LPA is in place and registered.

Choosing attorneys

Attorneys should be:

- Trustworthy
- Capable of dealing with responsibility
- Willing to act if needed

You should consider appointing more than one attorney and you can specify whether they act together or separately. Clear drafting helps avoid uncertainty later.

Review and registration

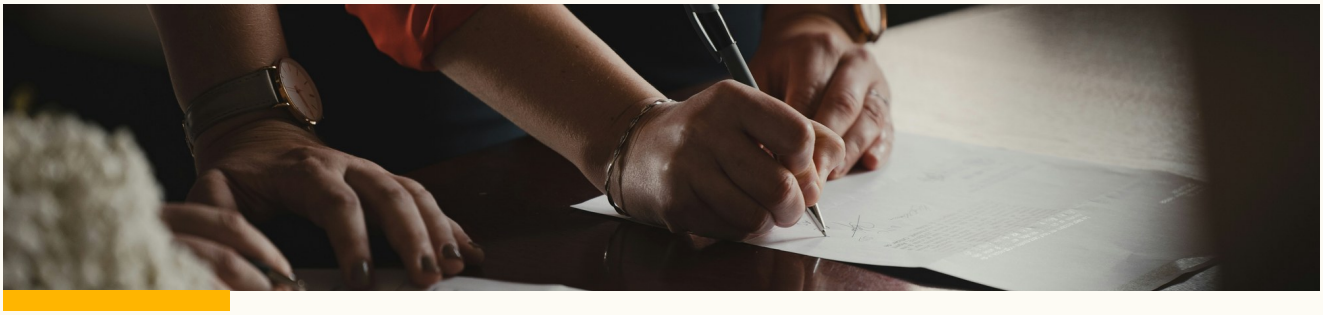
LPAs must be registered before they can be used. Registration can take time, so it is sensible to deal with this in advance rather than waiting until they are needed.

LPAs should also be reviewed periodically to ensure they still reflect your wishes and circumstances.

CHOOSE ATTORNEYS YOU TRUST

REGISTER EARLY, BEFORE AN LPA IS NEEDED

REVIEW YOUR LPAS AS LIFE CHANGES



Planning ahead

Making an LPA is not about expecting the worst. It is about ensuring that, if help is needed, the right people have the right authority to act on your behalf.

If you would like to talk through your circumstances or understand what support might be helpful, our probate team is available to help when you are ready.

TALK TO AN EXPERT



Jane Thackstone
Partner, Personal Tax

+44(0)1483 508 545
jane.thackstone@alliotts.com



Jeremy Ellis
Partner, Head of Probate

+44(0)1865 292 180
jeremy.ellis@shawgibbs.com



Janette Whiteway
Partner, Personal Tax

+44(0)1256 844 822
janette.whiteway@shawgibbs.com

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