

If you can't make decisions for yourself, who will?



You can't know what life has in store, but with a Lasting Power of Attorney you can plan ahead to make sure your wishes are followed if you lose capacity.

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Why everyone needs a Lasting Power of Attorney

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We all know we need to make a will, so that our wishes are followed when we have gone, but what about when we are still around, and unable to make our wishes known?

Would you want someone you didn't know to decide on your medical treatment, your living arrangements, or how to manage your finances? If you don't have a Lasting Power of Attorney (LPA), and you lack the mental capacity to look after your own affairs, the Court of Protection will appoint a deputy to make those sorts of decisions for you. But it can take the Court of Protection between six and 12 months to appoint a deputy, which can often be very stressful for the family.

Planning for the future with an LPA is the best way to ensure your wishes are met and relatives don't argue over what they think is best for you. Many people still wrongly presume

that their husband or wife can automatically take care of financial matters or personal welfare on their behalf, but many companies will refuse to speak to the spouse without an LPA in place.

An LPA gives you the chance to choose another person (or people) to be granted the legal right to make decisions for you should you lose the mental capacity to do so. It's not just conditions that affect older people – such as dementia or stroke that could leave you unable to manage your affairs. Illnesses or accidents can happen at any time, which is why it so vital that every adult make a lasting power of attorney before it's too late.

Your family will thank you for it, and you can rest easy in the knowledge that your wishes will be carried out. ♦