

# LASTING POWER OF ATTORNEY

*Control the unexpected...*



At our January meeting we were pleased to welcome one of our own members, Gaye Illsley, to stand in when the planned speaker was unable to appear. Gaye gave a very useful and informative talk on the subject of Lasting Power of Attorney by which you can delegate to one or more trusted

members of your family or friends the right to make decisions on your behalf if you become unable to make such decisions yourself, whether financial or for your health and welfare.

Gaye explained that whilst Enduring Power of Attorney is still a valid legal document serious consideration should be given to replacing it with Lasting Power of Attorney which is a far more comprehensive document and covers Health & Care as well as Financial decisions. Thousands of people are apparently dealing with the problems created by not having the right protection in place.

If you do not have a Lasting Power of Attorney you can lose control of your financial affairs as bank accounts will be frozen, including joint accounts. You can lose control of where you live, and with whom you live.

When you appoint people to make decisions for you, they are called Attorneys. They should be people you trust - for example, your husband, wife, partner, adult children or other relatives, or good friends. You can appoint several people as long as they are over eighteen.

Gaye answered many questions from the audience. She told us that there are three ways of obtaining a Lasting Power of Attorney: by approaching a solicitor, which can be really expensive, or by downloading lengthy documents from the internet to provide it yourself, which can be risky.

Gaye recommended consulting a specialist consultant with much lower fees than a solicitor. LPA Made Simple, are specialists, and they are an Age UK Business Directory Member. She is very willing to meet for 'tea and a chat' to discuss your particular circumstances and requirements.

A useful website is [lpamadesimple.co.uk](http://lpamadesimple.co.uk) or phone 020 3633 0110, mentioning Gaye Illsley's talk.

The following Readers' Digest page is also very useful:

<https://www.readersdigest.co.uk/money/insurance-legal/lasting-power-of-attorney-the-myth-and-the-reality>