



A guide to Lasting Power of Attorney

A lasting power of attorney (LPA) is a way of giving someone you trust the legal authority to make decisions on your behalf if you lack mental capacity* at some time in the future or no longer wish to make decisions for yourself.

There are two types of LPA:

1. for financial decisions
2. for health and welfare decisions

LPA for financial decisions

This element can be used while someone still has mental capacity.

An attorney (the person who makes decisions for you) can generally make decisions on things such as:

- buying and selling property
- paying the mortgage
- investing money
- paying bills
- arranging repairs to property.

LPA for health & care decisions

This covers decisions about healthcare as well as personal welfare and can only be used once a person has lost mental capacity.

An attorney can generally make decisions about things such as:

- your medical decisions
- where you should live
- what you should eat
- who you should have contact with
- what kind of social activities you should take part in

You can restrict or specify the types of decisions your attorney can make or you can allow them to make all decisions on your behalf.

**'Mental capacity' means the ability to make a decision. A person with mental capacity has at least a general understanding of the decision they need to make, why they need to make it and the likely consequences. Sometimes people can make some kinds of decisions but don't have the mental capacity to make others.*

Please speak to one of our specialist advisors for more information on this product.