

WHY EVERYONE NEEDS A LPA



What is an LPA?

LPA stands for Lasting Power of Attorney. It's a legal document that lets you appoint people you trust to make decisions for you, if you ever reach the point that you can't make them yourself. There are two types of LPA:

- **Property & Finance:** managing bank accounts, paying bills, collecting benefits, selling your home
- **Health & Welfare:** making decisions about your medical care and your daily routine

Why do you need an LPA?

- If you need someone to handle important decisions and processes in the future, the GDPR data regulations stop institutions and organisations disclosing personal data even to your partner
- Having an LPA in place allows loved ones to access your personal data as part of managing your affairs
- An LPA must be put in place whilst you still have '**mental capacity**'

Causes of people losing mental capacity include: Dementia, accidents, mental illness, a stroke or the side effects of medical treatment

What happens if you don't have one in place?

If you were to lose mental capacity, your family would have to apply to the Court of Protection for permission to make decisions for you. This takes time and can cost thousands of pounds

Without a Property & Finance LPA...

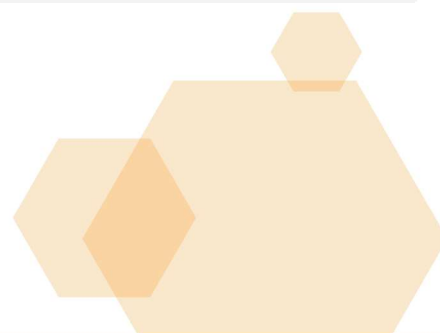
- All bank and financial accounts may be frozen – including joint accounts
- Your loved ones have no authority to pay bills, loans or credit cards
- Your loved ones have no authority to collect benefits or your pension
- Your loved ones won't be able to renegotiate mortgage terms or sell your property or deal with tenancy agreements

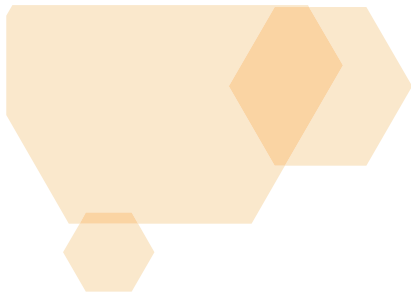
Without a Health & Welfare LPA...

- Your family can't decide who looks after you, or where you receive care
- Social Services will make all the decisions about you and your care
- Your family get no say in major decisions, like whether to give you life-sustaining treatment
- Healthcare professionals may not be aware of, or respect, your beliefs or wishes

How do you register your LPA?

- When you've made your Lasting Power of Attorney, you'll need to register it before it can be used. You register the LPA with the Office of the Public Guardian. This involves signing your completed LPA form and sending it off
- There is an £82 registration fee for each LPA payable to the Office of the Public Guardian
- It takes up to 20 weeks to register an LPA





WHY CHOOSE AN LPA POWERED BY HONEYPRO FROM HONEY LEGAL ?

Trust

- Honey legal is a **trusted and regulated legal provider** with more than 60,000 clients in the UK
- Honey Legal successfully trading since February 2010
- We have a **5-star rating** from over 7,000 Trustpilot reviews
- We live our values every day – we **always do the right thing** by our clients
- Every LPA may be reviewed by one of **our legal** team before signing to check for any errors



Convenience

- Our **fast and easy online** process uses the latest **Artificial Intelligence technology** with total support at every stage
- Our **Client Review Report** helps you understand what you need and why legal protection is so important, so you can make informed decisions
- Our **experts are just a phone call away** if you need help – at no extra charge
- All your documentation is **produced online in real time**. Just print and sign the paper version with witnesses, to make it legal
- Step by step guides to signing the LPA documents and **registering your LPA** with the Office of the Public Guardian



Value

- **Face-to-face** expertise using the latest digital technology - at an **affordable price**
- Additional value packages - **write your Will and LPA** with us and save money



*Subject to Terms & Conditions. This may not be available to members of workplace schemes

Now's the time to get your LPA set up

Life is unpredictable, so there's never a better time than now. Give yourself peace of mind by setting up Lasting Powers of Attorney. Talk to your Financial Adviser today.