



THINKING ABOUT THE FUTURE?

A guide to lasting powers of attorney



WHAT IS A LASTING POWER OF ATTORNEY?

A lasting power of attorney (LPA) is a legal document. It allows you to choose someone you trust to make decisions on your behalf if you're ever unable to.

This could be due to an accident, an illness, or just a time in life when making decisions feels difficult. An LPA means you stay in control by deciding who can step in — and when.

There are two types of LPA. You can choose to set up one or both, depending on what feels right for you.

Health and Welfare LPA

This LPA covers decisions about your medical care, daily routine, and future living arrangements. It can only be used if you are unable to make these decisions yourself.

Property and Financial Affairs LPA

This LPA covers paying bills, managing your bank account or pension, and selling your home. It can be used as soon as it is registered, with your permission.

To make an LPA, you need to be aged 18 or over and able to make your own decisions at the time of application. You cannot make an LPA on someone else's behalf.



What about 'next of kin'?

It's a common belief that your next of kin can automatically make decisions for you — but this isn't the case.

Without an LPA, no one, not even your family, can act on your behalf if you can't make decisions for yourself. This includes accessing your bank accounts, making care choices, or handling your affairs. An LPA makes this possible.



THINKING ABOUT MAKING AN LPA?

If you're thinking about setting up a lasting power of attorney (LPA), you'll be known as the **'donor'**. This term means you've 'donated' some decision-making power to someone you trust if you lose mental capacity.

Even with the best intentions, those close to you may face challenges during a time when you need support. Many believe that safeguards like joint bank accounts, wills, or being 'next of kin' allows family members to act during emergencies. Sadly, that isn't always true.

For example, without an LPA, the people you trust:

- may not be able to access your bank account, manage your finances, or pay your bills (even if you share an account)
- may not be able to make decisions about your health, including life-sustaining treatment or future living arrangements
- may not be able to speak to other organisations on your behalf

An LPA allows you to choose someone you trust and specify what they can help with. It's also a space to share your wishes or preferences. You stay in control while you're able to make your own choices — the LPA is simply a backup.

THINKING ABOUT SOMEONE ELSE?

Thinking about a lasting power of attorney for someone close to you can feel like a big step. It often comes from wanting to make sure they're supported if something changes in the future. It's normal to have questions about what that means.

Starting a conversation early can make things clearer and easier for both of you. If they decide to choose you to act on their behalf, you will be their **'attorney'**, and they will be the **'donor'**.

In this role, you would support the donor to make decisions or make decisions on their behalf if they're unable to. You should always do this in their best interests, guided by any wishes or preferences they've shared with you or included in the LPA.

In many cases, you may not need to step in for a long time — or at all. And when the role does become active, you won't be expected to manage it alone. You can find clear, step-by-step guidance to help you understand what to do, so you can make decisions with confidence.



TAKING THE NEXT STEPS

£92

to register
an LPA

Learn more about lasting powers of attorney

If you'd like to find out more about lasting powers of attorney, you can visit our website for simple guidance and step-by-step information.

Many people choose to apply online. The process is often simpler than expected, and you can complete it at your own pace. You need to pay a fee to apply. However, you might qualify for a reduced fee or even no fee at all, based on your situation or circumstances.

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