POWER OF ATTORNEY · ENGLAND & WALES

WillSafe

UK

PRODUCT · WS-010

Lasting Power of Attorney Guidance Pack

Property & Financial Affairs LPA + Health & Welfare LPA

Plain-English guidance to help you complete and register both LPAs with the Office of the Public Guardian.

For England & Wales

A self-help template kit, not legal advice

The complete DIY estate plan, done properly.

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Welcome

An LPA is a separate document from a Will, but most people make them at the same time. While a Will speaks for you after you die, an LPA speaks for you while you're alive but unable to decide things yourself.

This pack walks you through both types of LPA, how to choose attorneys, how to complete the official forms, the registration process, and the fees. We don't give legal advice and we don't fill in your forms for you, the official forms must come from the Office of the Public Guardian (OPG). Our job is to make every step understandable.

WHY WE DON'T FILL IN THE LPA FOR YOU

The OPG requires LPAs to be on the official OPG forms, signed in a specific order by you, witnesses, the certificate provider, and the attorneys. WillSafe UK cannot, and will not, administer LPAs on your behalf. This pack is your map; you walk the path.

What's inside

Part 1, What an LPA is

A Lasting Power of Attorney lets you (the donor) appoint one or more trusted people (your attorneys) to make decisions for you if you ever lose the mental capacity to do so yourself.

There are two separate LPAs. You can make one or both, and they don't have to name the same attorneys.

Property & Financial Affairs LPA, Form LP1F

- Covers paying bills, managing bank accounts, claiming benefits, selling your home, dealing with HMRC.
- Can be used as soon as it's registered, even before you lose capacity, if you tick the relevant box.
- Often the more urgent of the two: bank accounts get frozen the moment a hospital decides you can't make decisions.

Health & Welfare LPA, Form LP1H

- Covers medical treatment decisions, where you live, who you see, day-to-day care.
- Can only be used after you have lost capacity to make the decision yourself.
- Can include the “life-sustaining treatment” option, letting attorneys consent to or refuse life-saving treatment on your behalf.

WITHOUT AN LPA: COURT APPOINTMENT

If you lose capacity without an LPA, your family must apply to the Court of Protection for a “deputyship”, currently 6+ months, £400+, and the deputy has to file annual accounts with the court. An LPA done now avoids all of that.