

More than  
1 million dementia  
sufferers are  
predicted  
by 2025



## LASTING POWER OF ATTORNEY – DON'T LEAVE IT TOO LATE, ACT NOW!

It can be uncomfortable thinking and talking about what would happen if we lost our mental capacity and had difficulty in making decisions for ourselves. But it is important to consider who we would nominate to make decisions for us, should we ever suffer from a stroke, serious accident or from a disease such as dementia.

### Mrs Green's story...

Mrs Green, who lived at home on her own, was in the early stages of dementia and was struggling to deal with her finances.

Unfortunately, her GP said that her dementia was too far advanced - meaning she wouldn't be able to arrange a LPA.

Mrs Green became poorly and had to move to a home to have extra help with her care. With no LPA in place, her property could not be rented out and her bank accounts could not be accessed. This caused the family a lot of stress and worry at an already difficult time.

Thankfully, Mrs Green's daughter was appointed as her deputy. This enabled her house to be sold and Mrs Green stayed in a care home. However, had Mrs Green had an LPA then matters could have been dealt with far quicker and with much less stress.

### TYPES OF LASTING POWER OF ATTORNEY

#### LPA for property and financial affairs

A property and financial affairs LPA allows you to appoint someone you trust to make decisions about your assets and finances on your behalf.

This person is known as your attorney, and you can empower them to:

- Pay your bills and mortgage
- Collect your wages, pensions or benefits
- Buy and sell property & arrange property repairs
- Invest money.

#### LPA for health and welfare

A health and welfare attorney makes decisions about your health and living arrangements. You can empower them to make decisions about things such as:

- Your medical care
- Where you live
- What you eat
- Your day to day schedule (who you see, what you do)
- To accept or refuse life-sustaining treatment for you.

A key difference between the two types of LPAs is that the property and financial affairs attorneys can act for you while you still have capacity, but health and welfare attorneys can only act for you when you have lost capacity.

*(Advertising Feature)*

#### Get peace of mind

At Osborne Morris & Morgan we can help you with all stages of putting an LPA in place.

For a confidential discussion, contact our friendly team on **01525 450520** or email [info@ommlaw.co.uk](mailto:info@ommlaw.co.uk)



Visit our  
website for our  
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## Act Now - while you have the power to do so

For specialist Lasting Power of Attorney, Wills & Probate services, speak to our friendly team today.

Contact us today

 **01525 450520**

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