

Lasting Power of Attorney (LPA)

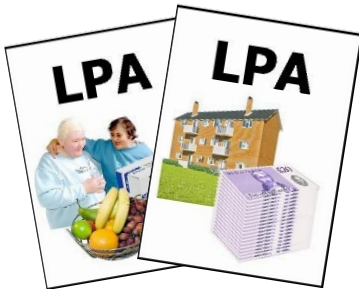


In this document, we will use the letters LPA for Lasting Power of Attorney.

What is an LPA?

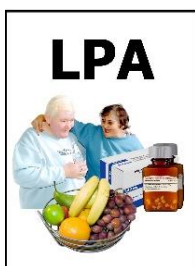


An LPA is a legal document which lets you choose who you want to help support you.



There are 2 sorts of LPA:

- health and welfare
- property and financial affairs.

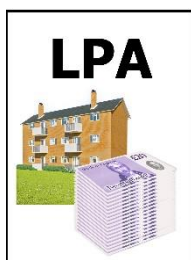


A health and welfare LPA lets you choose who you want to help support you to decide things about your health and day to day care.



The person might support you to decide:

- where you live
- what you eat
- what medicine you need.



A property and financial affairs LPA lets you choose who you want to help support you to decide things about your money and any houses you own.



The person might:

- support you to pay your bills
- collect your benefits or pension for you
- support you to sell your house.



When you make an LPA, the people you choose to help support you are called your attorneys.



You should choose people you trust to be your attorneys.



When you make an LPA, you are called the donor. This means you give your permission for other people to help support you.

How attorneys work together



You can choose as many attorneys as you want to help support you. Most people choose between 1 and 4 attorneys.



Some people choose 1 attorney for health and welfare and a different attorney for property and financial affairs.



If you have more than 1 attorney for each LPA, you will need to say if they will have to decide things together.



You might say that all your attorneys have to decide everything together. This is called acting Jointly.



You might say that an attorney can decide something on their own. This is called acting Jointly and Severally.



You might say that the attorneys can decide some things on their own and have to decide some things together.



For example, you might say that all the attorneys have to decide together about anything to do with houses you own.



But any of the attorneys can help support you with your current accounts.



If you say that all your attorneys have to decide everything together, this might mean they can not:

- have a card for your account
- have a chequebook for your account
- do online banking with your account.

How do I set up an LPA?



You can only set up an LPA if you understand that you are asking your attorneys to support you.



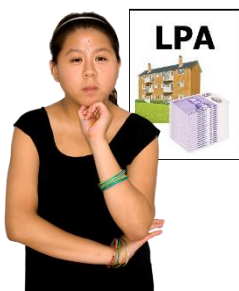
You and your attorneys have to fill in some [forms from the Office of the Public Guardian](#).



When you have filled in the forms you need to send them to the Office of the Public Guardian to register them.



The Office of the Public Guardian will let you know when they have registered the forms. This means your attorneys can start to support you.



Your attorneys can start to support you:

- as soon as you ask them to, or
- when you can no longer decide how to look after your money.



When the LPA has started and you want to use it at your bank, you or your attorneys will need to let the bank know.



Your bank will help you to set up the LPA with them.

What happens after I have set up the LPA?



After you have set up the LPA with your bank, your attorneys can do things like:

- talk to your bank about your money
- pay money into your account
- spend money from your account
- move money between your accounts.



Your attorneys might also be able to:

- have a card for your account
- do online banking with your account.

What happens if I do not have an LPA?



If you do not have an LPA and you are not able to decide things about your money, someone you trust can apply for a Court of Protection Order to help support you.



A Court of Protection Order takes a long time to set up and costs a lot of money.



It is a good idea to set up an LPA to make sure you have support ready for when you need it.



We have [more information about LPA on our Nationwide website.](#)



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