

## Safeguarding your future... Enduring Powers of Attorney

This information leaflet gives you introductory guidance on Enduring Powers of Attorney. It does not however give you legal advice. If you need legal advice please contact our Wills and Probate department on 01942 774395.

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### This leaflet

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- Gives a brief introduction to the reasons for safeguarding your future through an Enduring Power of Attorney.
- Outlines changes in the law after October 2007.

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### Safeguard your assets

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- At the moment you may be fully in control of your own finances and property.
- These circumstances could change. Something could happen (an accident or sudden illness) to mean that you may not be able to look after your own finances .
- Sometimes a bank account can't be dealt with at all when an account holder's mental health has suddenly declined. As you may appreciate, this could cause problems for family members.
- This is when an Enduring Power of Attorney could help. An Enduring Power of Attorney allows you to control who will look after your money and property in the future. You can choose **now** who you want to look after your affairs.
- An Enduring Power of Attorney doesn't have to come into force until you want it to. It's a safeguard. It's peace of mind.
- If you wait and become unwell at a future date, your mental capacity may be affected through ill health. Your capability to make the choice of Attorney may have gone. If this happens then the Court may make the choice for you. This would cost a lot more and take longer to sort out.

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### Important changes in the law after October 2007

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- Enduring Powers of Attorney are being replaced under the Mental Capacity Act 2005. A new, Lasting Power of Attorney is being introduced. In many ways these are more flexible and wider ranging. You will be able to appoint someone to make decisions about matters affecting your health and welfare.
- Appointing someone to look after your affairs could soon become more complicated. It is more important than ever to get proper advice and act now.
- Ask to speak with our Wills and Probate Department on 01942 774395.

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**DISCLAIMER :** These notes are prepared for general interest and it is important to obtain professional advice on specific issues. Stephenson's believe the information contained in these notes to be correct at the time of circulation. While all possible care is taken in the preparation of these notes, no responsibility for loss occasioned by any person acting or refraining from acting as a result of the material contained herein can be accepted by Stephenson's, the author, or the publisher.

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