

# Have you protected yourself with a lasting power of attorney?

*The sad fact is that 94% of over 65s have not!*

## DON'T BE CAUGHT NAPPING!!

Fully certified lasting powers of attorney including all registration documents

**£99 single £175 couple**  
(excluding OPG registration fees)

Our fees include 2 home visits and VAT

**Call Mike Barnes at Wirral Estate Planning on 0845 052 2757**

The over 65s are now rapidly approaching a staggering 25% (that's 15 million) of the UK population, and it is an age at which we should be thinking of protecting ourselves and our families by putting lasting powers of attorney and wills in place.

Around 65% of over 65s do not have wills; however, a staggering 94% have not put lasting powers of attorney in place! In fact just over one million lasting powers of attorney have been registered, since their inception in 2007, covering all age groups. Generally, despite there having been many press reports of horror stories, many people still seem unaware of the necessity to draw up lasting powers of attorney.

The Mental Capacity Act 2005 states that should you have some form of incapacity (permanent or temporary) which prevents you from looking after your day-to-day affairs – then you must have attorneys in place. If you have a registered lasting power of attorney in place, then all is well and those attorneys can act immediately, without further fuss.

If you have such an incapacity with no power of attorney in place then there is an extremely onerous, complex and very expensive procedure for your family or close friends to undertake. This involves making application to the Court of Protection by family or friends. This complex process can take over six months and costs can easily exceed £2,000, with no guarantees of success!

Should you have no family or friends able or willing to undertake the rigours of such an application, then indeed there is a much worse case scenario that can occur. The court has the power to immediately appoint attorneys for you, called deputies. These deputies will take full control of your finances and divert your pensions to themselves. Your bank account will be closed and cheque books, bank and credit cards cancelled.

Your appointed deputies can be a solicitor, an accountant and even the County Council official and this worst case scenario is when it becomes wickedly expensive. They will charge £800 per year before they do anything and they charge for every single transaction they undertake on your behalf. Costs and charges can easily exceed £3,000 per year. There is even a final 'winding up' fee of £290 when you die. You have been warned!

**Visit our website:**  
[www.wirralestateplanning.co.uk](http://www.wirralestateplanning.co.uk)  
**Email:** [info@wirralestateplanning.co.uk](mailto:info@wirralestateplanning.co.uk)

**Having the right will in place is very important these days to ensure that your main assets are protected and that the maximum possible will eventually pass to your children and grandchildren.**

We all know that many thousands of homes have to be sold each year to pay for long-term care home fees. Such fees are always burdensome and could easily exceed £700 per week.

You can ensure that your home and other assets like cash and valuables cannot be lost and are protected by writing protective asset trusts into your wills, or by setting up an asset protection trust.

All our wills and trusts are drafted by our nationally acclaimed wills and trusts barristers, Messrs Spicer Finch Ltd, so you have complete peace of mind, knowing that you have the best protective documents in place.

Lasting Powers of Attorney for Health and Welfare and Property and Affairs are the other vitally important documents to have in place during later life. We can prepare these for you at the lowest prices available today: £175 single person for both, and just £299 for couples, for all four. These prices include VAT and home visits.

## CARE HOME FEES AND THE NEW PROBATE TAXES

**COULD DEVASTATE YOUR CHILDREN'S INHERITANCE. YOU CAN LEGALLY AVOID BOTH BY SETTING UP**

**A FAMILY TRUST DRAWN UP BY OUR TRUST SPECIALIST BARRISTERS**

**FOR AN INFO PACK CALL 0845 052 2757**  
[www.wirralestateplanning.co.uk](http://www.wirralestateplanning.co.uk)