



Planning for Now and the Future

Wills & LPAs with Powells' Specialist Later Life Team

Why plan now?



Protect what you have worked for:

A Will helps make sure your home, savings and possessions go to the people and causes you care about, not just pass in accordance with default legal rules. This may be especially important if you are not married to your partner, there are previous relationships, stepchildren or business assets to take into account.



Reduce avoidable costs:

Our specialists can structure things to reduce problems where there are complex estates, overseas assets, inheritance Tax issues or concerns about future care provision and associated costs.



Support vulnerable loved ones properly:

Planning now lets you make special arrangements for children, vulnerable adults or blended families, where things can otherwise get complicated or unfair, and where proper legal structures (like trusts or guidance for your executors) can make a real difference.

Will process in 5 short steps

- 1 Start the conversation:**
Tell us about your family, your assets and what matters most to you – including any previous relationships, stepfamilies or vulnerable relatives we should plan around.
- 2 Decide who gets what:**
Have a discussion with us about who should inherit your home, money and special items, and explain how different options work in practice if, for example, you want to balance a new partner and children from an earlier relationship.
- 3 Choose who's in charge:**
You pick trusted people (executors) to carry out your wishes, and we advise on when professional executors or additional safeguards might be sensible for more complex estates.
- 4 We write and you sign:**
We draft your Will in plain English, building in the legal detail needed to make sure your wishes can actually be followed and to reduce the risk of disputes later on. We then go through the Will with you, make sure you fully understand and are comfortable with it, and guide you through the signing and witnessing.
- 5 Store it safely and review:**
Your Will is stored safely free of charge, and we help you review it when life changes – for example, new relationships, business changes or a significant change in health or wealth.

LPA process in 5 short steps

- 1 Start the conversation:**
We talk about your situation and who you would trust to step in and help if you were no longer able to manage your finances or make decisions about your health and welfare.
- 2 Choose your attorneys:**
You pick the people you want to make decisions for you, we talk through their responsibilities, how they should act, and any replacement attorneys you wish to nominate if your first choice attorney is unable to act.
- 3 Decide what powers they have:**
We agree which type(s) of LPA you need – for money, health, or both – and help you decide what guidance and limits to include so attorneys can act in your best interests without confusion or conflict.
- 4 We complete and you sign the forms:**
We prepare the LPA paperwork and guide everyone through signing and witnessing it correctly, making sure it reflects your wishes and complies with the Mental Capacity Act principles. We will act as your 'Certificate Provider' confirming that you understand the scope and nature of the document and that you are entering into it of your own free will.
- 5 Register so it is ready when needed:**
We register your LPA with the Office of the Public Guardian and explain how it will work in practice when attorneys start using it, so everyone understands their duties and boundaries.

Where Expert Advice Matters Most



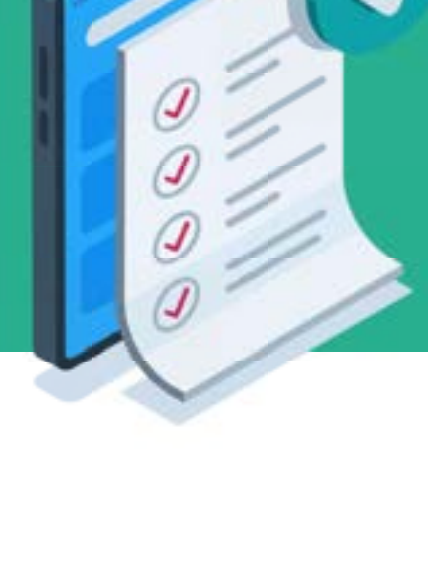
Blended or complex families – for example, second marriages, stepchildren or estranged relatives you want to make some provision for or potentially exclude.



Vulnerable or disabled loved ones – where leaving money outright could affect benefits or increase financial risk, and a trust or extra safeguards may be better.



Business or property interests – such as family businesses, rental portfolios or holiday homes, where you may want different provisions for different assets.



Potential disputes – if you plan to treat children differently, leave someone out, or expect family members may disagree – clear, well advised documents can reduce the chance of challenges.



Attorneys facing difficult decisions – for example, big financial decisions or serious health and care choices where understanding “best interests” and your wishes really matters.

Online forms can't do this thinking for you – that's where our specialist team adds real value.

Did you know?



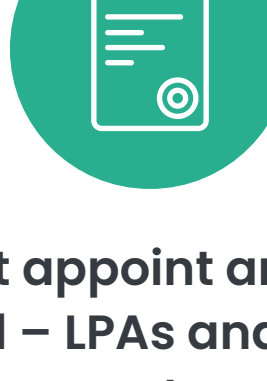
Your spouse or children are not automatically allowed to manage your money if you lose capacity – without an LPA, they may have to go through the courts which can be costly and time consuming.



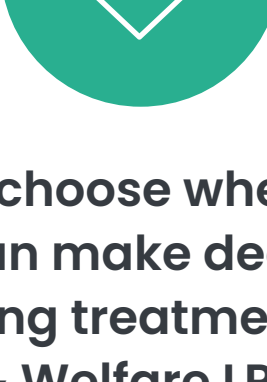
A Lasting Power of Attorney only works while you are alive – once you die, your Will takes over and your attorneys can no longer act.



Even joint bank accounts can be restricted if one person loses capacity and there is no LPA in place.



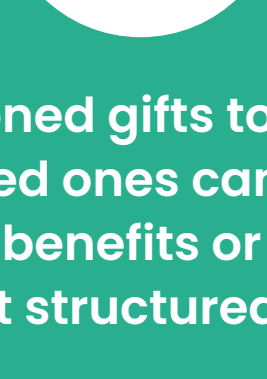
You cannot appoint an attorney in your Will – LPAs and Wills are separate documents, and you ideally need both.



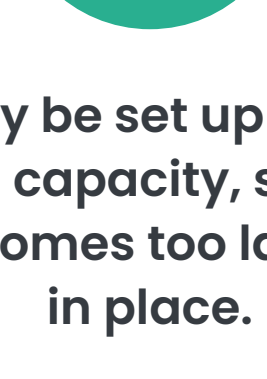
You can choose whether your attorneys can make decisions about life-sustaining treatment in a Health & Welfare LPA.



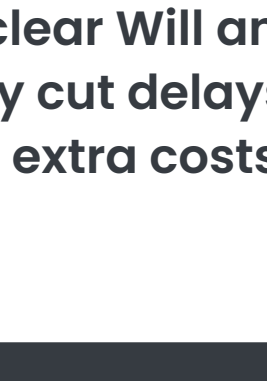
Many disputes over Wills and estates start in blended families where a simple, “off the shelf” Will did not reflect real life relationships.



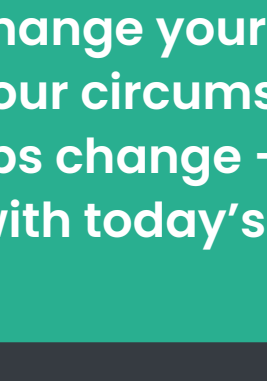
Well-intentioned gifts to vulnerable or disabled loved ones can accidentally reduce their benefits or support if the Will is not structured properly.



LPAs can only be set up while you still have mental capacity, so waiting can mean it becomes too late to put one in place.



Having a clear Will and LPAs can significantly cut delays, stress and extra costs



You can change your Will or LPAs later if your circumstances or relationships change – you are not “stuck” with today's decisions.