

# **MAKING A WILL IS ONE THING**

## ***BUT WHAT IF SOMETHING HAPPENS TO YOU DURING YOUR LIFETIME?***

- Most people acknowledge that it is important to organise their affairs in the event of their death, which is why so many people make a Will these days.
- However, practically nobody makes similar provisions to organise their affairs should they become unable to look after them themselves during their lifetime - an ever increasing possibility given the advances in medical care.
- We are able to produce a Legal Document called a **PROPERTY AND FINANCIAL AFFAIRS LASTING POWER OF ATTORNEY (PFALPA)** - a document that enables you to appoint people of your choice to look after your financial affairs event in the event of mental incapacity, perhaps due to old age, illness or accident.
- We can also draft a **HEALTH AND WELFARE LASTING POWER OF ATTORNEY (HWLPA)** which enables you to appoint people of your choice to deal with your personal and medical affairs, rather than your financial affairs, if you are unable to manage them your self.
- It is important that such arrangements are made when you are fit and healthy since the Law states that such arrangements cannot be made after the event, which can leave families with all sorts of practicable problems.
- You can choose whether your PFALPA come into force straight away, or only if you are mentally (and/or physically) incapable of managing your finances. A HWLPA can only be used if you have lost capacity to make decisions yourself.
- Neither document can be used until it is registered with the Courts. You and people that you elect are notified at that time and can object to the registration of the document.
- Like your Will, a PFALPA and a HWLPA can be updated at any time should your circumstances change.

