



Discounted Lasting Power of Attorney for you and your partner



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redapplelaw.com



THE RIGHT CHOICE FOR LEGAL SERVICES



ABOUT US

Red Apple Law provide benefits to over 1 millions employees accross the UK. If you have any questions about your current benefits or want to find out more, please contact us.

All England & Wales benefits are serviced in house by our experienced legal team.

We work with handpicked and regulated partners to service Scotland and Northern Ireland.

All of our advisers are specialists in what they do and we are focused on delivering a high level of customer service.

Red Apple Law is part of the Trust Inheritance Group.

WHY CHOOSE US?

- **Preferential rates**
- **Over 25 years of experience**
- **Award winning service**
- **Multi channel delivery: online, phone or video**

MAKING A LASTING POWER OF ATTORNEY

A LPA allows you to appoint your most trusted people as attorneys to make decisions on your behalf if you are unable to sure to accident or illness.

These may be decisions about your financial affairs (as set out in a Property and Financial Affairs LPA), and your health needs (set out in a Health and Welfare LPA).

PEACE OF MIND

If you don't have a LPA in place and you lose the ability to manage your affairs, for example through accident or illness, then your family would need to apply to the Court of Protection for a Deputyship Order. This is very costly, time-consuming and emotionally difficult; and comes at a time when your loved one may be struggling to cope.

TEMPORARY

LPAs can also be used for temporary financial decisions, where someone may be absent abroad for long periods or where a person may have disabilities which makes getting to the bank or paying bills difficult.

YOUR POSSESSIONS

You may think that you don't need a Property and Financial Affairs LPA if you don't own your own home or have lots of money, however, this is incorrect. A LPA is needed in any financial situation from state benefits, pensions, bills and bank accounts, as well as property, regardless of whether it is owned or rented.

GOOD HEALTH

Also, you don't need to have any health or care issues to make a Health and Welfare LPA. It's a way for you to detail preferences regarding your care in case you can't make those decisions later on.

WHAT'S INCLUDED IN MY LPA BENEFIT?

Your LPA

Property & Financial and Health & Welfare LPAs available. To ensure that only those you trust will be making decisions for you when you are no longer able. Choose to do this online, over the phone or by video call.

LPA Storage

We'll even arrange the storage of your LPA, to make sure it's kept safe and secure and easily accessible when needed.

Help with LPA Registration

Your LPA cannot be used until it is registered with the Office of Public Guardian (OPG). You will need to pay a registration fee of £82 directly to the OPG for each LPA. Our service ensures a professional is on hand to help you with this crucial stage of the process.

Checking service

If any mistakes are made within your LPA document or during the registration process, normally half of the registration fee would still need to be paid for any re-submissions. However our service guarantees your professional to cover any necessary re-submission fees.

WHAT ARE MY OPTIONS?

PROPERTY & FINANCIAL

Single

- Online
- Telephone
- Video

Couple

- Online
- Telephone
- Video

HEALTH & WELFARE

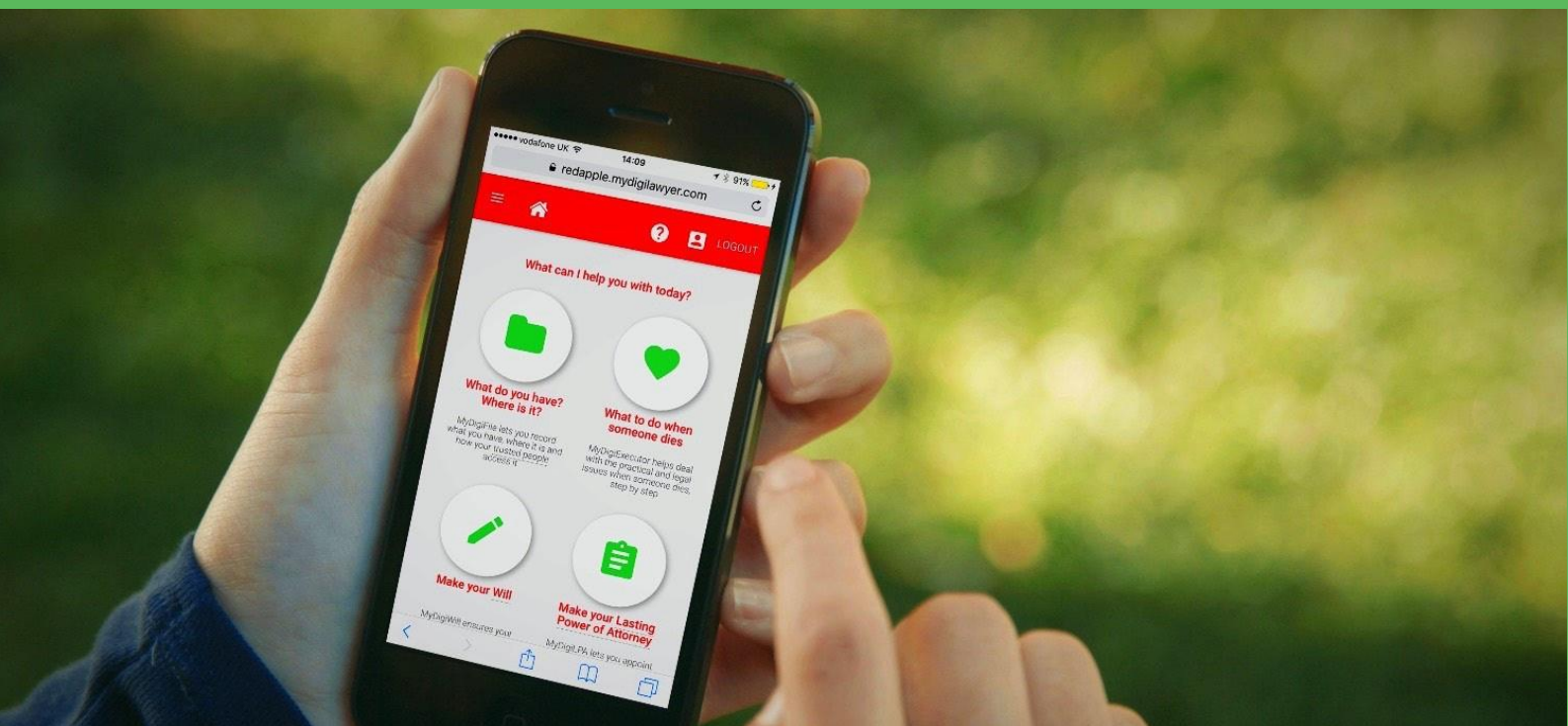
Single

- Online
- Telephone
- Video

Couple

- Online
- Telephone
- Video

** You will need to pay an additional fee directly to the Office of Public Guardian to register each LPA*



WHAT IS THE DIFFERENCE BETWEEN A PROPERTY AND FINANCIAL & HEALTH AND WELFARE LPA?

PROPERTY AND FINANCIAL LPA

Choose one or more people to make decisions about matters relating to:

- Paying household bills or transferring money in and out of bank accounts.
- Collecting benefits or salaries owed to you.
- Selling or transferring your home.
- Managing the upkeep of your property.

This type of LPA can be used for short periods of time or on a more permanent basis.

HEALTH AND WELFARE LPA

Choose one or more people, to make decisions about matters relating to:

- Your daily routine (e.g. eating, taking medication).
- Your medical care.
- Moving into a care home.
- Decisions about life-sustaining treatment.

This type of LPA can only be used when you have lost the ability to make your own decisions.





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