

Notes for Healthwatch Wirral/Peter Edwards Law - Lasting Power of Attorney (LPA) Event, 6th May 2026, 10am – 1pm

Jacqui Canning, Lived Experience Lead, introduced herself, Healthwatch Wirral team members present and introduced Peter Edwards of Peter Edwards Law.

Peter Edwards explained that the session today sets out to explain why planning for loss of capacity is essential, and why having Lasting Power of Attorney (LPA) plans are important and why everyone should have plans in place.

The following informal notes are current extracts from the information given during the session, and from information available.

- If you lose capacity before having an LPA in place, then decisions about your health and your finances will be made for you by other people. This is why it is so important that you plan ahead for your potential incapacity and why you should not wait until it is too late.
- There are two main types of LPA which enable a person with capacity, aged 18 or over to appoint someone they know and trust to make decisions on their behalf in the persons best interests:
 - health and welfare
 - property and financial affairs.

You can choose to make one type or both.

They both must be registered with the Office of the Public Guardian (OPG).

The LPA for property and financial affairs will give your appointed attorney, or attorneys, the power to make decisions about money and property for you, such as :

- managing a bank or building society account
- paying bills
- collecting benefits or a pension
- selling your home.

It can be used as soon as it is registered, with your permission.

The LPA for health and welfare will give your appointed attorney, or attorneys the power to make decisions for you, such as:

- your daily routine, for example washing, dressing, eating
- medical care
- moving into a care home
- life-sustaining treatment.

It can only be used when you're unable to make your own decisions.

How to make a Lasting Power of Attorney (LPA)

- Choose your attorney or attorneys (you can have more than one attorney).
- Fill in the forms to appoint your attorney/attorneys.
- Register your LPA with the Office of the Public Guardian. This will take approximately 8 to 10 weeks, if there are no mistakes in the application.
- Applying to register an LPA costs £92, unless you get a reduction or exemption.
- You can cancel your LPA if you no longer need it or if you want to make a new one. It is important to review your LPA in case relationships change.
- When choosing your attorney/attorneys (if you choose more than one), you must decide whether they'll make decisions separately or together. Your attorney needs to be aged 18 or over and they could be a relative, your husband, wife, partner, a friend, or a professional (for example a solicitor).
- You must appoint someone who has the mental capacity to make their own decisions. They do not need to live in UK or be a British citizen.
- When choosing an attorney/attorneys, think about:
 - how well they look after their own affairs, for example their finances
 - how well you know them
 - if you trust them to make decisions in your best interests
 - how they will feel about making decisions for you.
- When you make your LPA, you can nominate other people to replace your attorney, or attorneys, if at some point they can no longer act on your behalf.
- You can make your LPA online, or on form which you can download, print, complete and then send off once signed by the attorney/s, witnesses and the certificate provider (someone who confirms you're making the LPA by choice and can confirm you understand what you're doing).

Making an advance statement:

Put your views down in writing, or on audio, or video-record them on your phone or computer and make sure relevant people have copies. If there are any things you are not sure about, say so and give reasons why. Leave no doubt about your uncertainties and things you think you might change your mind about.

You can use a form like the one from the UK charity [Compassion in Dying](#), found on their website, [link here](#):

You can include in this advance statement:

- Things that are important in your life, such as what you enjoy doing, where you like doing these things, with who and how often.
- Religious or spiritual beliefs.
- Things you do not like, such as food preferences, things you are scared of.
- Important information about caring for you, daily routines, who you would like help from and what you would like help with.

- Where you would like to be cared for, e.g. at home, in a care home, hospice, or hospital.
- Important people in your life.
- Treatments and how you wish to be treated, or if you prefer not to receive treatments.
- Things that you would prefer not to happen with you.

Applying to register an LPA costs £92.

If you want both a personal welfare LPA and a property and affairs LPA, it will cost £184 in total.

If you make a mistake on your LPA form, depending on the type of mistake, OPG may let you correct it and apply again within 3 months for £46.

You may be able to apply for a reduction of LPA fees if you earn less than £12,000 annually.

You may also be eligible to apply for an exemption, or remission of fees, for example if you're on certain benefits, such as Universal Credit.

If using a solicitor for your LPA, they will add their own fees (it is advisable to check in advance with the solicitor what their fees would be).

Healthwatch Wirral thanks Peter Edwards for his valuable time, and hopes to hold another session in the future to review this topic and to pick up on what may not have been covered in the session today.

Healthwatch Wirral emphasises the importance of checking that any information about Lasting Power of Attorney (LPA) is accurate, current, and from trusted sources. For further information, the following websites are offered:

Peter Edwards Law website : <https://www.peteredwardslaw.com/>

Peter Edwards Law website useful videos <https://www.peteredwardslaw.com/videos/>

UK Government LPA details <https://www.gov.uk/power-of-attorney>

Office of the Public Guardian website pages:

<https://www.gov.uk/government/organisations/office-of-the-public-guardian>

Age UK LPA information <https://www.ageuk.org.uk/information-advice/money-legal/legal-issues/power-of-attorney/>