

Planning for the Future

Today's Presentation

- ❑ Overview of the Service
- ❑ ACP/UCP
- ❑ LPAs
- ❑ Wills
- ❑ Other topics covered by the service such as funeral planning and Advance Directive
- ❑ Upcoming Events

Planning for the Future

The service helps people plan for their future care, management of financial/legal affairs and other end of life planning.

The service provides:

- ❑ Advice and help to implement the two Lasting Powers of Attorney (LPA): Property and Financial Affairs, Health and Welfare.
- ❑ Practical help to organise and put in place an advance care plan, so that patients' personal, health care and treatment wishes are known and are also working towards helping with UCP
- ❑ Signposting advance care and end of life planning materials/resources for example advice on Wills.

Future Matters is a free service for people living in and/or who have a GP in Islington.



Planning for the Future

We deliver One to One support – via telephone, online or face to face (office/home):

- ☐ Appointments are usually one hour in duration and are set up on an ongoing basis for as long as the person requires to complete their planning.
- ☐ The appointments are carried out by a team of experienced Future Matters volunteers.

We deliver presentations for:

- ☐ Advance care planning and Universal Care Planning
- ☐ Funeral planning and Wills
- ☐ Lasting Powers of Attorney



What does planning for the future involve?

1. Setting up an **Advance Care Plan** clarifies what you want for your future care and support.
2. Making **Lasting Powers of Attorney** ensures you have someone to make decisions in your best interest should you become physically unable to do so, or you lose mental capacity.
3. Making a **Will** determines what happens to your money, property and possessions **after** your death.
4. Recording **funeral wishes** leaves written wishes or records arrangements made in advance for your funeral.
5. Budgeting for **funeral costs** helps those who will organise your funeral.

All of these ensure that those involved in your care, or who help organise things for you, are **aware of your wishes and plans**.

Advance Care Planning

Advance Care Planning

CONCEPT OF
ADVANCE CARE
PLANNING

UNIVERSAL
CARE PLAN
(UCP)

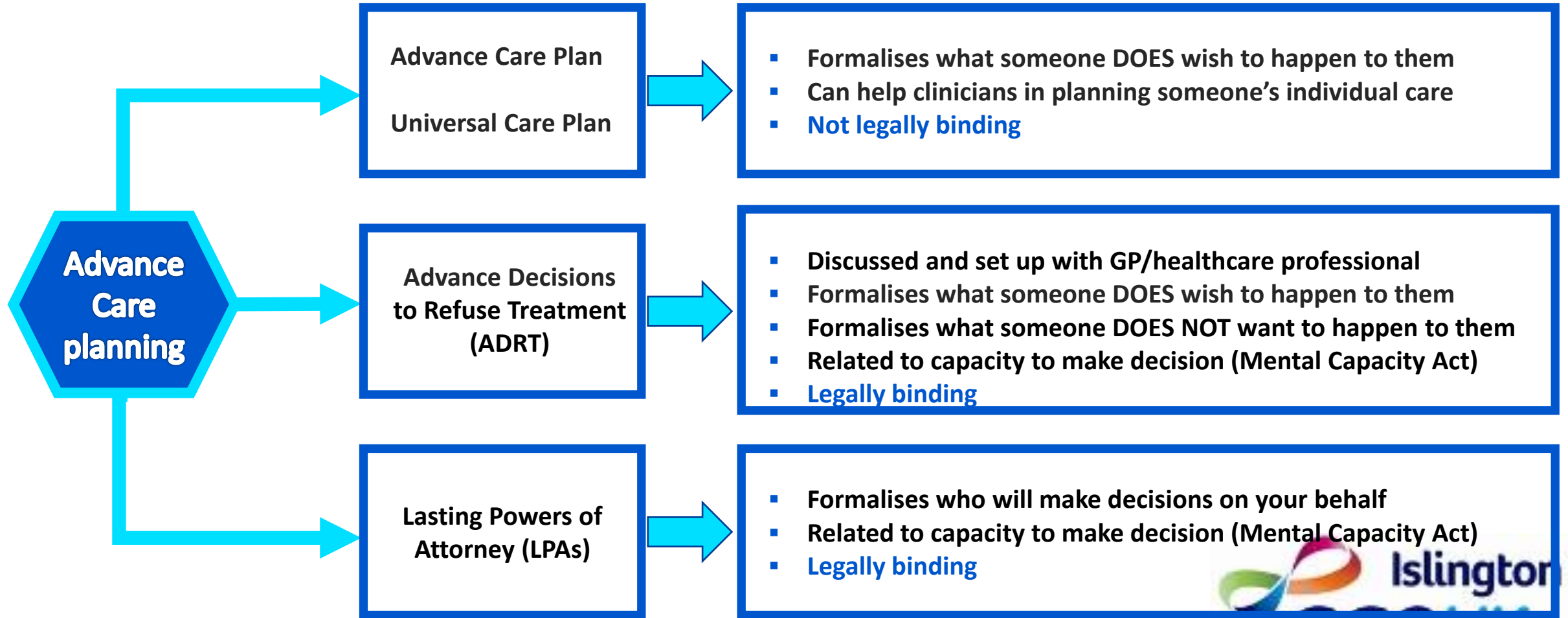
ADVANCE CARE
PLAN (ACP)



Benefits of Advance Care planning

- ☐ Puts you in control
- ☐ Tells other people what you want
- ☐ Can help prevent conflict or disagreement within your family
- ☐ Can help decision making easier for healthcare professionals
- ☐ May reduce crisis and unwanted hospital admissions

Advance Care planning



Universal Care Plan (UCP)

- ❑ A new, extremely comprehensive Advance Care Plan, to replace My Co-ordinate my Care (myCMC) or 'Urgent' Care Plan.
- ❑ New provider.
- ❑ All existing myCMCs have been migrated into UCPs.
- ❑ UCPs have been trialled by GPs and are now available to all clinicians across London.
- ❑ Patient App and access to UCPs will be launched in Summer 2025.

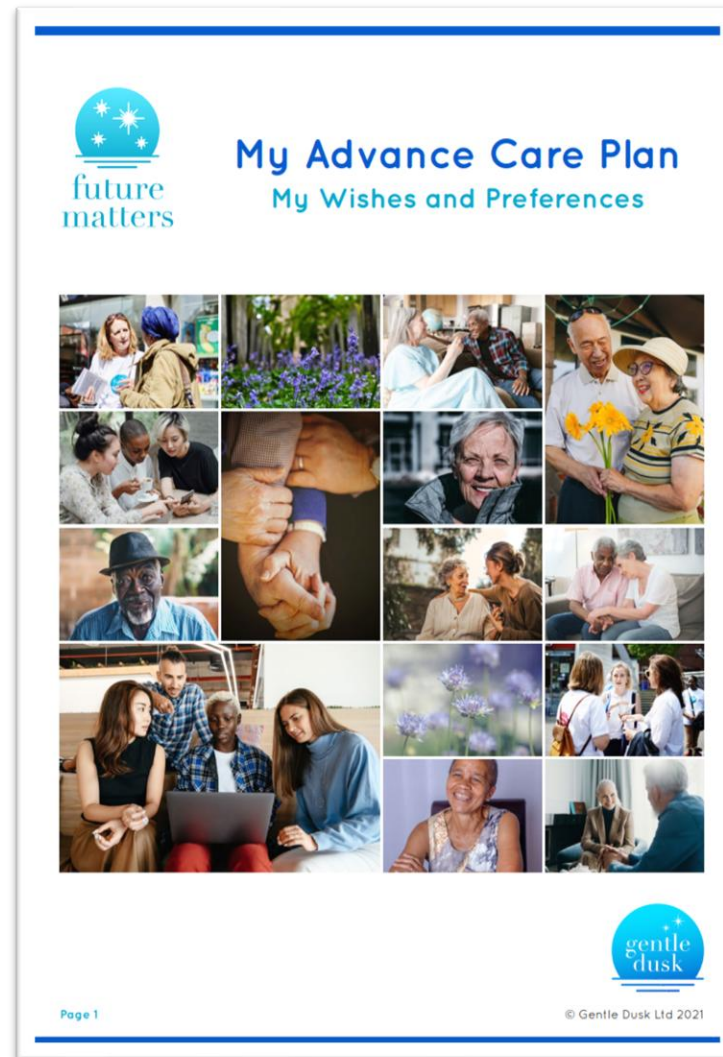
Who should have a UCP?

- ❑ Anyone of any age group with something important to say about the care and treatment they would like in an emergency.
- ❑ Anyone of any age group who would like to make their last years of life care wishes known to the health services.
- ❑ Anyone who has complex health care needs.
- ❑ Anyone who is frail or elderly or with a terminal illness.

**If I can't tell paramedics about myself,
my universal care plan will tell them for me**



Advance Care Plan



Appendix A: WHAT IS IMPORTANT TO YOU?
Appendix B: EXAMPLES OF PREFERENCES
Appendix C: DIGITAL LEGACY

Advance Care Plan includes

- ☐ Information about you that you would like others who might care for you to know, should you be unable to tell them.
- ☐ Where you would like to be looked after should you be very ill or near death.
- ☐ What is important to you for a good quality of life.
- ☐ If you want a funeral, what sort of celebration would you like.
- ☐ Your chosen Attorney named in your Lasting Power of Attorney.

A photograph of two elderly people sitting at a white table. Their hands are clasped together in the center of the frame. On the table, there are white plates with silverware, a vase of yellow and pink flowers, and a small white bowl. The background is slightly blurred, showing more of the table and the people's clothing.

Lasting Powers of Attorney

Lasting Power of Attorney for Health and Welfare

It can only be used when the named person (donor) is unable to make their own decisions.

This LPA gives an attorney the power to make decisions on behalf of the named person (donor) on items such as:

- ❑ Daily routine, for example washing, dressing and eating
- ❑ Consenting to medical and dental treatment
- ❑ The individual person's care arrangements for example day to day care or moving into a care home
- ❑ Coordinating leisure or social activities arrangements
- ❑ Life-sustaining treatment (if the attorney(s) have been given authority by the donor)





Lasting Power of Attorney for Property and Financial Affairs

It can be used as soon as it is registered with the named person's (donor) permission.

This LPA gives an attorney the power to make decisions on behalf of the named person (donor) regarding their money and property for example:

- ☐ Manage bank or building society accounts (opening, close and operate any account containing money)
- ☐ Paying and dealing with household bills
- ☐ Claim and collect pensions, benefits, allowances, financial contributions and rebates
- ☐ Buy, sell and lease property
- ☐ Manage investments and deal with HMRC

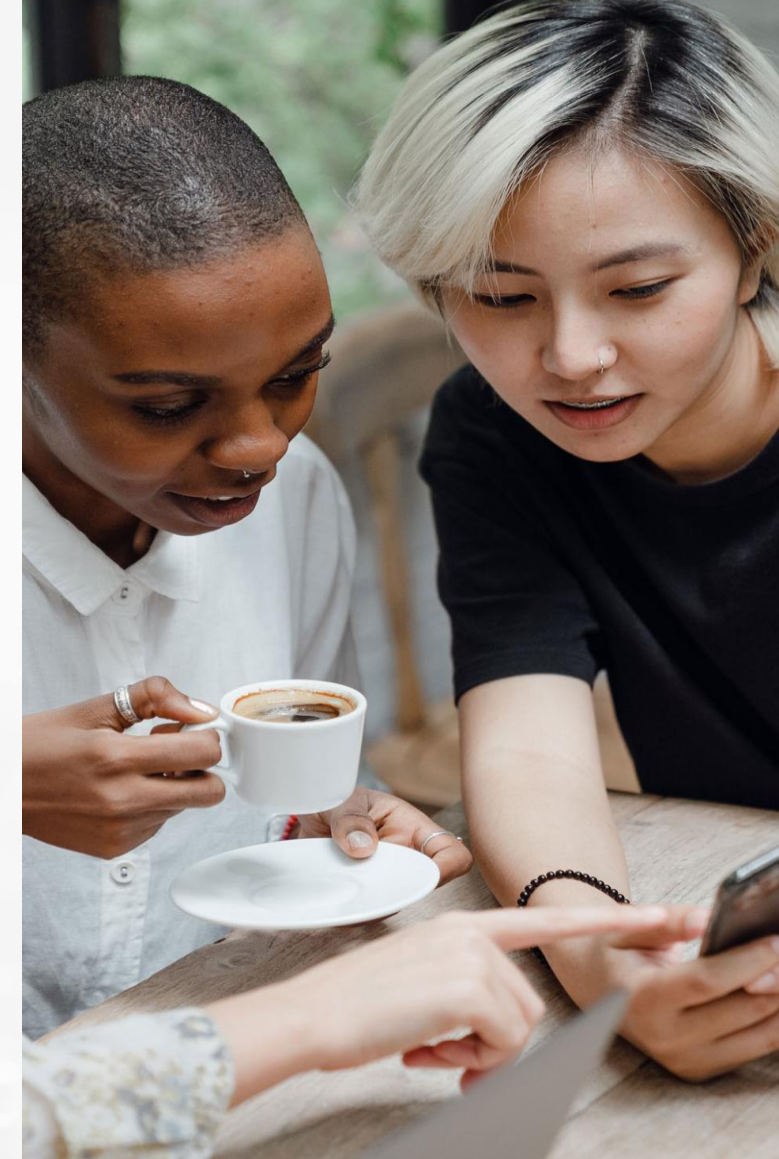
Why do you need LPAs?...

Property & Financial Affairs and Health & Welfare

1. Having EVERYTHING IN ORDER is helpful not only for you but your family & friends.
2. YOU DECIDE who you want to appoint as your Attorneys (and can also appoint replacement Attorneys).
3. YOU DECIDE how you would like your Financial Affairs and Health & Welfare managed in the future should you be unable to do so physically and/or lose mental capacity.
4. YOU DECIDE whether attorneys for Financial decisions can be started immediately or only when you lose capacity to make decisions.
5. For Health & Welfare attorneys step in when you lose mental capacity however having that LPA can be helpful to deal with decisions and administration items prior.

Why not leave it until a later time...

- ❑ Because you do NOT know when you will need them.
- ❑ You are unable to register your LPAs once you have lost mental capacity.
- ❑ If there is no LPA in place application fee for the Court of Protection is currently £371 and this does not include any legal costs involved in drafting, finalising and lodging the application nor dealing with any questions or possible objections.
- ❑ The COSTS of putting Lasting Powers of Attorney in place pale into insignificance compared to the costs involved in making an application to the Court of Protection to appoint a Deputy to make decisions on your behalf.



Key Stages – Making an LPA

1. Generic guidance can be found on <https://www.gov.uk/power-of-attorney>
2. Decide attorney(s) status.
3. Choose your attorney(s), Certificate Provider and Witness(es).
4. Talk to the people above – also consider Advance Care Plans.
5. Fill in the forms to appoint attorney & answer the key questions.
Tip: Future Matters can support you here either print forms and/or online.
6. Organise signatories of the document. There is a specific order.
Tip: Try to get everyone together on the same day.
7. Register the LPA with the Office of the Public Guardian (currently may take up to 20 weeks) .
Tip: Send originals by Track & Sign. Note: if the LPA is not registered with the OPG it is **NOT** valid.
8. Upon receipt of your LPA. Organise additional certified copies yourself for your attorney(s) as required.
Note: OPG now issue an online registered ID number that certain companies can check who attorney(s) are.

Office of Public Guardian Contacts

To download forms and general information regarding LPAs:

<https://www.gov.uk/power-of-attorney>

Telephone: **0300 456 0300** (excellent helpline facility)

Monday, Tuesday, Thursday Friday: 9.30am to 5pm

Wednesday: 10am to 5pm

Email: customerservices@publicguardian.gsi.gov.uk

Write to:

Office of the Public Guardian

PO Box 16185

Birmingham

B2 2WH



Wills

Why do you need to make a Will?...

Wills

Can distribute your property, name an executor, name guardians for children and write off debts (owed to you).

When people state they have nothing to leave to anyone a Will can be a short summary of how they would like their possessions disposed ie named Charity.

Five benefits

1. Make your wishes known: Without a valid Will, the distribution of your assets will be according to the rules of intestacy – not according to your wishes.
2. Provide for those you choose.
3. Protect your children (if applicable).
4. Reduce inheritance tax.
5. Protect your estate from being contested.

Note: Estate is the term for all items owned by the person making a Will excluding pre defined nominations.



Do you need a solicitor to set up a Will?

- ❑ There is **no need** for a **Will** to be drawn up or witnessed by a **solicitor**.
- ❑ If you wish to **make a Will** yourself, you can **do** so.
- ❑ However, you **should** only consider doing this if the **Will** is going to be straightforward and it must be signed in the presence of at least two **non-beneficiary** witnesses. If more than one page, each page of the Will should be **initialed** by both you and your two witnesses.
- ❑ **Solicitors** will charge for services in drawing up a **Will**.
- ❑ Useful to use a **Will planner** to utilise for yourself and/or when visiting a solicitor.



Easy steps to setting up Wills

Recap/understanding the terminology

- ❑ Testator, Estate and Executor(s)
- ❑ Beneficiaries (can also be Executor(s))
- ❑ Witnesses (2 are required) but **must not** be Beneficiaries or Beneficiaries Spouses or Civil Partners
- ❑ Codicil(s) require main signatory and two witnesses

How to set up your own Will (only if straightforward)

- ❑ Purchase Will templates from retail stores such as WH Smith or Post Office (manually fill in)
- ❑ There are many online Pro Forma Will templates (google search) input your data and Wills are generated
- ❑ Future Matters Service can provide a Basic (word document) Template



Storage of Wills...

Only an original Will is valid (for probate etc). Therefore where the Will is stored is important. Some suggestions include:

- ❑ At home – store securely for example either in a Safe or locked filing cabinet or consider a fireproof document pouch/bag. Always ensure you have informed the relevant people of the location and how to access ie executors.
- ❑ Solicitors – When a Will is setup by solicitors they usually offer “Free” storage.
Tip: Always request copy of the Will confirmation letter to be sent for your records.
- ❑ Government Depositary - HM Courts & Tribunals Service (HMCTS). There is a one-off fee of £20. The Will, and any codicils you supply, will be kept securely and you, or your dependents after your death, can withdraw it at any time. Further details are available online: www.gov.uk/government/publications/store-a-will-with-the-probate-service/how-to-store-a-will-with-the-probate-service

Review of existing Wills...

It is recommended that you review your Will every five years and you should **always** update your Will after major events including:

- ☐ Marriage (this cancels/revokes any Will you made before marriage)
- ☐ Remarriage (this cancels/revokes any Will you made before remarriage)
- ☐ Divorce (ensure your current Will relates to your circumstances/current wishes)
- ☐ Separation (ensure your current Will relates to your circumstances/current wishes)
- ☐ Birth of a Child or Grandchild (unless specific notes are included in original Will)
- ☐ Death of a spouse (unless specific notes are included in original Will)
- ☐ Death of Sole executor

Review of existing Wills...

Additional reviews of your Will might also take place should the following occur:

- ☐ Change in financial circumstances
- ☐ Moving house
- ☐ Becoming a “blended” family with “step children/step grandchildren” (they would **not** be entitled unless legally adopted)

Inheritance laws in England and Wales do not automatically recognise “step children”. In this case, it is important to change the wording to ‘step children/step grandchildren’ because “children/grandchildren” applies only to biological and legally adopted children. **If you wish your step children/step grandchildren to be beneficiaries of your estate, you must state that clearly in your Will.**

A photograph of two elderly people's hands clasped together on a white table. In the background, there are yellow and pink flowers and a white plate with a silver fork.

Other Future Planning Funeral planning and Advance Directive

Funeral Planning...

This is something that it is sometimes a difficult topic for people to talk through with their family and friends and so often when the time comes no one is quite sure.

We talk through the options with clients, they can use a Funeral Planner to record the things that they would like to have included at their funeral.

Things to think about

- 1. What type of funeral**
- 2. What you want included and things to exclude**
- 3. A pre paid funeral plan— this can reduce costs to your estate/family/friends**
- 4. Less for your family/friends to deal with at such an emotional time**

Advance Directive/Living Will

- ❑ Explain the purpose of an Advance Directive
- ❑ Signpost to the Compassion in Dying Advance Directive
<https://compassionindying.org.uk>
- ❑ Explain relation of Advance Directive and LPA for Health and welfare



Any Questions?

Upcoming Events

❑ Workshop on Lasting Powers of Attorney and Universal Care Plan
North Library, Manor Gardens , 26th June 2025

❑ Workshop on Wills and Funeral Planning, 3rd July 2025
North Library, Manor Gardens

Register by calling Age UK Islington Helpline on 020 7281 6018

Or email gethelp@ageukislington.org.uk



Planning for the Future Service

Referral Criteria?

Anyone who is living in or has a GP in Islington can be referred and/or can self refer.

Public/Self Referral: Request the Future Matters Service via

Email: gethelp@ageukislington.org.uk

Telephone: **0207 281 6018**

Thank you

