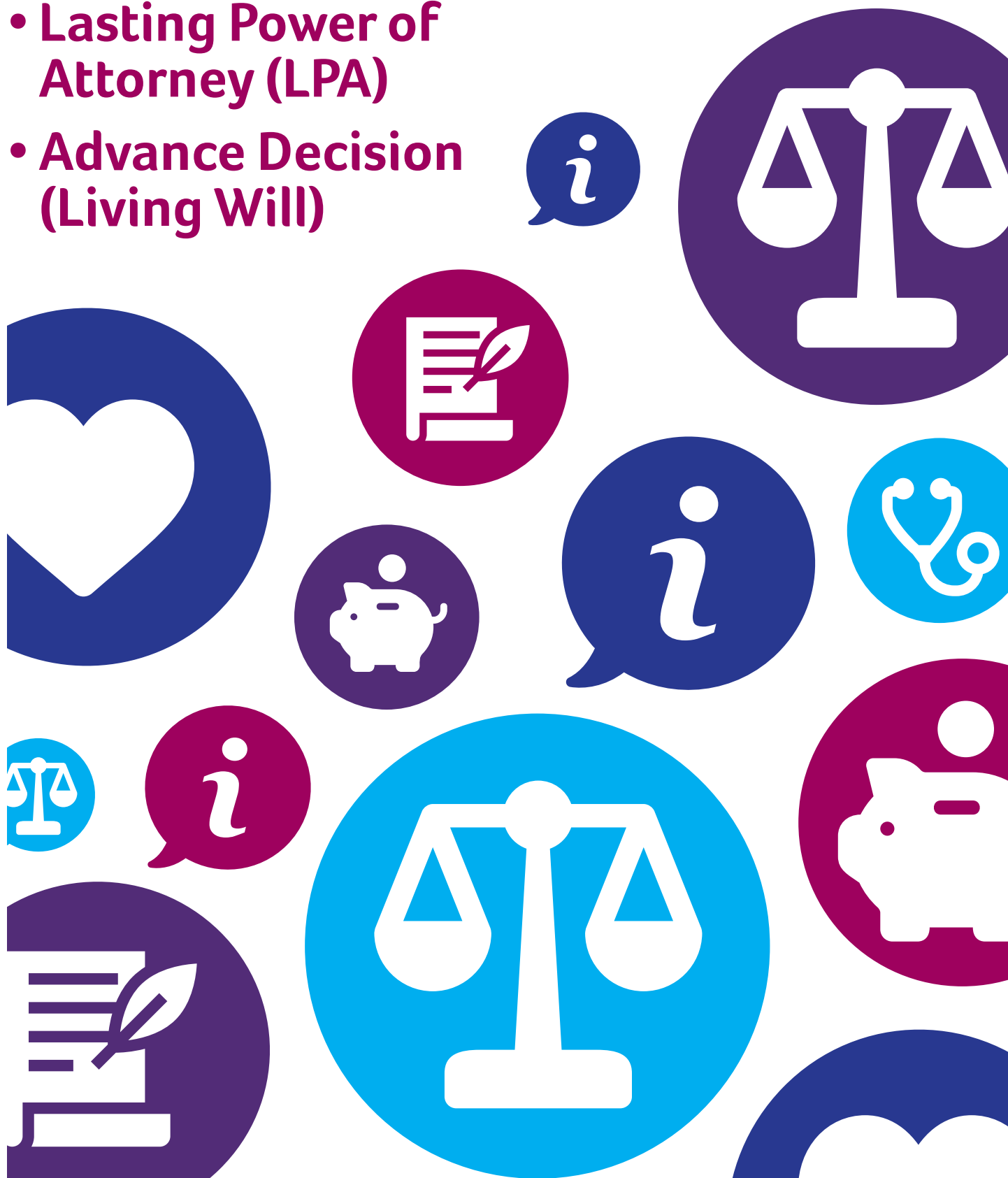


Later Life Planning Service

- Will Writing
- Lasting Power of Attorney (LPA)
- Advance Decision (Living Will)



We are Age Cymru.

Age Cymru is the national charity for older people in Wales.

We campaign, we research and we fundraise to make sure we build a better life for all older people. We ensure older people's voices are heard, we challenge and change attitudes and we fight discrimination wherever we find it.

We provide a range of national and local services and programmes directly to older people in the community and we ensure the highest standards so you can be assured of consistency and quality wherever you see the Age Cymru name and logo.

Our family includes local Age Cymru partners and national partners, Age NI, Age Scotland and Age UK.

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Age Cymru is a registered charity 1128436. Company limited by guarantee and registered in Wales and England 6837284. Registered office address Ground Floor, Mariners House, Trident Court, East Moors Road, Cardiff CF24 5TD.

Date of publication: February 2020 © Age Cymru 2020

Later Life Planning

Providing you with the peace of mind that comes with later life planning. Our Later Life Planning Service can help with the following:

Will Writing

Making a Will is the only way to be certain that your wishes will be met after you die. Maybe you haven't got around to it or you've deliberately put it off, but the process can be quite simple.

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Lasting Power of Attorney (LPA)

No one has the right to automatically take control of your finances or your care (not even your spouse). They need your authority. A Lasting Power of Attorney (LPA) is a way of giving someone you trust the legal authority to make decisions for you, if either you can't make them yourself or don't want to.

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Advance Decision (Living Will)

While you have mental capacity, you can make choices about your care. This includes the types of medical treatment you want, or would refuse, if you were unable to make or communicate your own decisions in the future. An Advance Decision (sometimes called a Living Will) is legally binding and health professionals must follow it.

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Safe Document Storage

The original, signed document is the only legally binding version of your Will, so it's important that it's kept safe. We offer a low cost, secure solution for document storage through The National Will Archive.

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Call the Later Life Planning Team
on **029 2043 1555** or email
LLP@agecymru.org.uk for more
information and an up-to-date price list
for all our Later Life Planning Services.

Our Later Life Planning Officers are fully trained and accredited in will writing and estate planning by The College of Will Writing. They hold the Society of Will Writers' Wills and Estate Planning Certificate and are professional members of the Society of Will Writers.

The Society of Will Writers is the leading self-regulatory body for Professional Estate Planners



- Members adhere to the Society's strict code of practice and complaints procedure.
- Members go through a strict and robust application process.
- Members are required to maintain their training, undergoing a minimum of 24 hours training each year.
- Members can access technical support to ensure they offer the best service to their clients.
- Members hold professional indemnity insurance with a minimal level cover of £2 million.
- Members offer a statutory cooling off period of 14 days in accordance with the Consumer Contract Regulations.

You can trust Age Cymru to provide a quality service and ensure your wishes are communicated with empathy and sensitivity.



Will Writing

Why should I make a Will?

Having a Will in place allows your loved ones to sort everything out much more easily after you die. Not having a Will can lead to a lengthy, drawn-out process, during which time your beneficiaries may not be able to draw any money from your estate.

Without a Will, there are certain rules which dictate how the money, property and possessions should be allocated, which may not be what you would want.

If you're married, don't assume your 'other half' will get everything. Other family members may have a claim.

If you're not married but living as a couple, you may be treated as a single person and your surviving partner may get nothing at all.

If you're single you might want your estate divided amongst friends, relatives and charities and in proportions you want.

If you're a parent, you should consider who you would like to look after your children in the event of your death. A Will that nominates guardians is invaluable in such cases. If you haven't expressed your wishes, the Court will decide on the future of your children and this may not be what you or your children would have wished.

It's also worth bearing in mind that unmarried partners cannot inherit from each other unless there is a Will in place and any wishes for your children may not be carried out. It is also important that if you re-marry or circumstances change, you change your Will accordingly.

Having a Will can ensure there are no arguments and disputes at a time when your family should be grieving and dealing with the loss of a loved one.

The Society of Will Writers advises reviewing your Will every **3-5 years** to take into account changes in circumstances.

Lasting Power of Attorney (LPA)

What is a Lasting Power of Attorney?

This is a legal document that allows you to appoint one or more people to help you make decisions or to make decisions on your behalf when you are no longer able. This prevents a stranger, or someone you may not trust, from having any power over decisions concerning your welfare.

Don't assume your next of kin can make important decisions on your behalf. No-one can make these decisions unless they have been legally authorised to do so.

Don't wait until you are frail or in ill health. Anyone over the age of 18 who has full mental capacity can have an LPA. You might lose your ability to make decisions due to an accident, being in a coma or mental illness. If you lose capacity, it will be too late to get an LPA.

It's not easy to think about a time when you're no longer able to make your own decisions. But if that time comes, having an LPA can make life that bit easier and reduce the stress and anxiety on you and your family.

There are two types of LPA: one for **health and care** and one for **financial decisions**.

- The LPA for health and care can only be used if you lose mental capacity. This can include; making decisions on where you should live, your medical care, what you should eat, who you should have contact with and what kind of social activities you should take part in.
- The LPA for financial decisions can be used immediately after it's been registered. This can include; paying bills, paying the mortgage, arranging repairs to your home or selling your home.

Advance Decision (Living Will)

What is an Advance Decision or Living Will?

An Advance Decision or Living Will is a decision you can make now to refuse a specific type of treatment at some time in the future.

It lets your carers and health professionals know your wishes about refusing treatment and would only become relevant if you're unable to make or communicate those decisions yourself.

You should regularly review your Advance Decision to ensure it continues to reflect your views. Your particular circumstances and state of health may influence how frequently you do this. Regularly reviewing it helps the doctor providing treatment feel confident you have not changed your mind since making it.

You can change an Advance Decision at any time while you have mental capacity to do so.

**Call the Later Life Planning Team
on 029 2043 1555 or email
LLP@agecymru.org.uk for more
information and an up-to-date
price list for all our Later Life
Planning Services.**

Safe Document Storage

Our Later Life Planning Service is complimented by a low cost, secure solution for storing your Will.

We can ensure that your Will (the original, legally binding document) is stored by the National Will Archive to ensure it does not get lost and can be easily found, even if you haven't told anyone it's there.

The National Will Archive has been storing important documents for more than 20 years and has more than 100,000 legal documents in their secure storage facility.

Being able to locate your Will is the first job for your executors. The National Will Archive makes the job much more simple.

The National Will Archive ensures that your Will can easily be retrieved, at what can be a very difficult time for close family and friends.

Prices for all services available on request.

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