

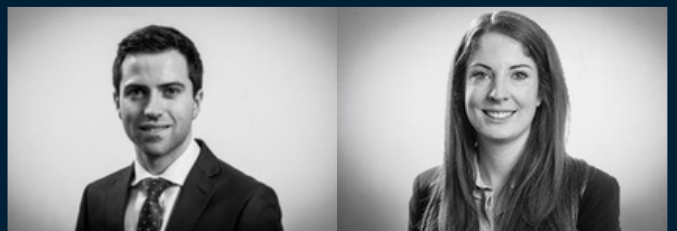


MACNABS
YOUR PARTNERS IN LAW

POWER OF ATTORNEY

Giving someone you trust the legal authority to make decisions on your behalf, if you are unable to do so yourself.

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WHAT IS A POA?

A Power of Attorney is a written document giving someone else the legal authority to take actions or make decisions on your behalf, if you are unable to do so yourself. There are two types of Powers of Attorney available, however most people make a combined Power of Attorney to allow decisions to be taken about both their financial affairs and personal welfare.

Continuing (Financial) POA

For decisions about your property and financial affairs – Should you wish, the financial powers can be used on your behalf just as soon as the Power of Attorney is registered, which can be useful if, for example, you were to live abroad for some time or if you simply need a 'helping hand' for a period of time due to illness. Alternatively, you may decide your Attorney can only begin acting when either (i) you sign a letter confirming you wish your Attorney to commence acting or (ii) in the event of your incapacity being established by a doctor.

Welfare POA

For decisions about personal, medical and social welfare, such as liaising with your doctor and social work departments. Unlike the financial powers, your Attorney's welfare powers can be used only should you become incapable of making these decisions yourself.

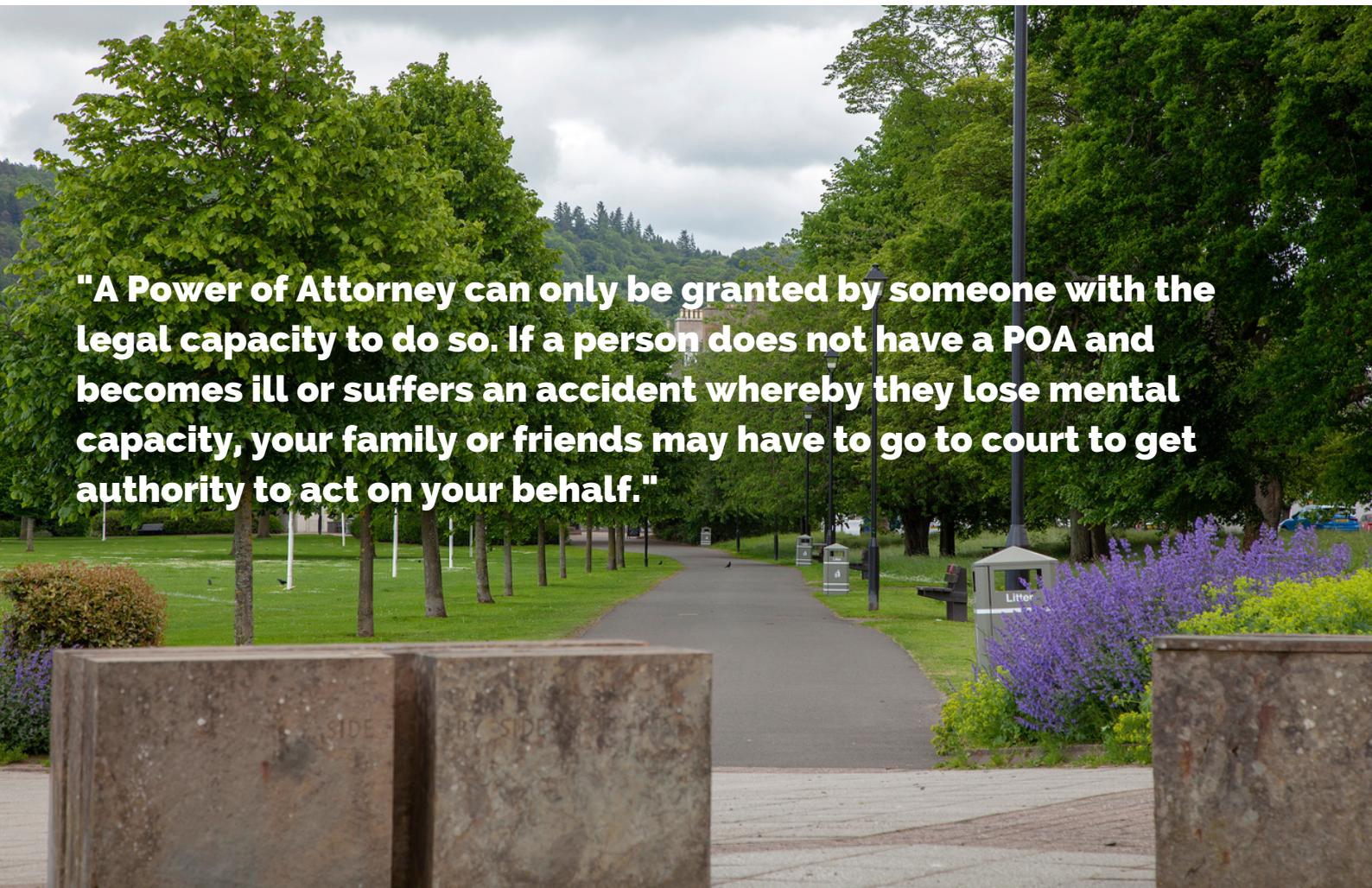


Who can be your Attorney?

By granting a Power of Attorney, you are authorising another person to have access to all of your personal data and information, and to sign and transact on your behalf. Therefore, it is essential you appoint someone you trust, and someone who knows what your wishes are. There is no limit to the number of Attorneys you can have and it is worth considering appointing more than one as a back-up. An Attorney must always act in your best interests and is in a position of trust and accountable for his or her actions on your behalf. Your Attorney will require to confirm they are willing to act.

Registration

Once a Power of Attorney has been signed it must be registered with the Office of the Public Guardian (OPG). The OPG charges a Registration Fee for each Power of Attorney document, which is reviewed annually and is currently £81. Your Power of Attorney must be registered before it can be used by your Attorney.



"A Power of Attorney can only be granted by someone with the legal capacity to do so. If a person does not have a POA and becomes ill or suffers an accident whereby they lose mental capacity, your family or friends may have to go to court to get authority to act on your behalf."