

Did you know?

- Dementia strikes regardless of sex ethnicity, or any other demographic factor other than age.
- Dementia becomes an increasing risk with age rising from a 2% chance at 65 years to 20% at 80 years.
- Dementia currently affects over 700,000 people with the UK, and by 2010 this is expected to rise to 850,000.
- Approximately 11,000 people each year suffer severe brain injury.

What do I do now?

- If you're interested in further information about EPA or Receivership the PGO can help by providing you with:
- Our **EPA booklet**, which is a guide to making an enduring power of attorney or taking on the role of attorney;
- Relevant **EPA forms**, including the form to make an EPA, and registration forms;
- **Answers to questions** that you may have regarding the EPA process
- Our Receivers Handbook, which is a guide to the role and duties of a Receiver
- The Receiver Application Pack (including forms).

Contact us

T 0845 330 2900 (9am-6pm, Mon-Fri)

F 020 7664 7705

e custserv@guardianship.gov.uk

Or visit our website at

www.guardianship.gov.uk

Please note that **PGO staff cannot provide legal advice**. We recommend that you consider seeking your own independent legal advice



**Who
would
look after
your
finances
if you
couldn't?**

*Make the most of **Government help***



Are you planning for your future?

You are able to look after your own money every day, and you may take this ability for granted. But have you thought about what would happen if **you couldn't**?

If you were to lose mental capacity – due to dementia, illness or accident – you may no longer be able to make your own financial decisions.

This is a real risk for all of us, so it's important to know what steps you can take **now** to choose somebody you trust to manage and protect your financial wellbeing in the **future**.

So who are the Court of Protection and the Public Guardianship Office?

The Court of Protection is the judicial body responsible for assisting people who are unable to manage their affairs due to lack of mental capacity.

The Public Guardianship Office is the administrative arm of the Court of Protection, and provides services, help, support and regulation of those people the Court approve to look after the financial affairs of those who lack the capacity to do so themselves.

Are you making arrangements now for your future?

One way is to make an Enduring Power of Attorney (EPA). An EPA allows you to choose someone **you trust** (an attorney) to manage your financial affairs, in the event that you become unable to do so yourself.

You should be aware that an EPA is a powerful document, and could allow whoever you have chosen **unrestricted access to your finances**.

If you have an EPA and then lose mental capacity, then whoever you have chosen to manage your financial affairs **must register the document with the Court of Protection before they can legally use it**.

Do you know someone who might benefit from having an EPA?

Anybody over 18 can make an EPA.

You probably know someone who might benefit from having an EPA – for example, an elderly neighbour or friend with a family, or perhaps even your own parents, brothers and sisters. *If so please pass this leaflet on to them.*

What if an EPA is not for you?

You may feel that an EPA is not right for you. If this is the case and you lose capacity to manage your financial affairs in the future, a relative, friend or professional can apply to the **Court of Protection** to be appointed as your **Receiver**.

The Receiver will be responsible for managing your financial affairs and has similar responsibilities to an attorney.

The **Public Guardianship Office** helps Receivers to carry out their duties properly, and along with the Court of Protection monitors what Receivers are doing to ensure that they are acting in **your best interests**.

Do you know somebody who does not have an EPA and needs a Receiver?

If you feel that this person needs financial protection then contact the Public Guardianship Office using the details overleaf. They will advise you on what steps to take to ensure that this person is protected.