

# WE ARE PLANNING AHEAD.



Planning ahead for our future care  
and for after our death

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This is one leaflet of three: Planning Ahead, End of Life Care and Bereavement.

Planning ahead for our future care and for after our death is something all of us can do to make sure our wishes are known. It is never too early to start planning ahead and making practical arrangements - you do not need to wait until you are unwell or over a certain age.

### Making A Will

If you want to be confident your wishes will be followed after you die, it is important to make a will.

Your will lets you decide what happens to your money, property and possessions after your death. If you die without a will, the law decides who gets what!

If you have a child(ren) under the age of 18, making a will allows you to appoint a guardian(s) for them. If you do not have a will that outlines this and both parents die, the Council or the courts will decide who should look after them.

For more information scan the QR code.



### Will Aid

Will Aid is a partnership between the legal profession and nine UK charities. Every November, participating solicitors volunteer their time and waive their fee for

writing a basic will. Instead, they invite individuals to make a voluntary donation to Will Aid.

For more information scan the QR code or call **0300 0300 013**.



### Role of An Executor

Anyone who makes a will must name an executor. An executor is legally responsible for carrying out the instructions in the will and handling the estate (money, property and possessions).

The tasks most associated with being an executor include:

- registering the death
- arranging the funeral
- taking responsibility for property and post
- valuing the estate
- sorting out finances
- dealing with any assets
- paying any Inheritance Tax
- applying for probate
- distributing the estate.

For more information scan the QR code or call **0800 169 65 65**.



Mental capacity means you have the ability to make your own decisions. Have you ever thought about what would happen if you lost your capacity due to illness or injury? Who would you trust to make decisions on your behalf?

### Advance Statement

An Advance Statement allows you to record your preferences, wishes, beliefs and values around your future care. The Statement provides a guide to anyone who might have to make decisions in your best interest<sup>1</sup> if you lose capacity to make decisions or communicate them.

For more information scan the QR code or call **0800 999 2434**.



### Advance Decision (Living Will)

An Advance Decision allows you to record any medical treatment you do not want to be given in the future, if you're unable to make or communicate these decisions yourself.

An Advance Decision is a legally binding document and must be followed by healthcare professionals.

You **do not** need a solicitor to make an Advance Decision. There are charities that provide free support to complete an Advance Decision over the phone or by email.

For more information scan the QR code or call **0800 999 2434**.



<sup>1</sup> [www.scie.org.uk/mca/practice/best-interests](http://www.scie.org.uk/mca/practice/best-interests)

## Lasting Power of Attorney

A Lasting Power of Attorney (LPA) allows you to give someone you trust the legal power to make decisions on your behalf in case you later become unable to make decisions for yourself or communicate them.

The person who makes the LPA is known as the 'donor' and the person given the power to make decisions is known as the 'attorney'.

There are two different types of LPA:

- a LPA for Property and Financial Affairs, which covers decisions about money and property;
- a LPA for Health and Welfare, which covers decisions about health and personal welfare including medical treatment.

A LPA can only be drafted when you have capacity and can only be used, unless stated otherwise, when you lack mental capacity.

A LPA can only be used after it has been registered and sealed by the Office of the Public Guardian<sup>2</sup>.

For more information scan the QR code or call **0300 456 0300**.



## Deputyship

If you do not have mental capacity to make decisions for yourself or understand the consequences of your decisions and do not have a LPA, another person (e.g. a close relative or friend) or organisation (e.g. the Council, an accountant or a solicitor) will need to apply to be your deputy.

Being a Next of Kin **does not** give you the legal authority to make decisions on behalf of another adult.

For more information scan the QR code



## Organ Donation

Organ donation in England has changed to an opt out system. This means that all adults agree to become organ donors when they die, unless they have made it known that they do not wish to donate.

For more information scan the QR code or call **0300 303 2094**.



<sup>2</sup> [www.gov.uk/government/organisations/office-of-the-public-guardian](http://www.gov.uk/government/organisations/office-of-the-public-guardian)

People are spending an increasing amount of time online. This has led to a range of benefits and changed the way many complete everyday tasks (e.g. online banking and shopping) and how we interact with others via email, text, social media.

Are your loved ones aware of the different online accounts you have and how to access them in the event of your death?

Do you have photos or videos stored on an electronic device(s), in the cloud or on your social media accounts that you would like others to be able to access (or still run) after you die? Have you thought about what is 'out there' that may be accessed if you have an unusual death?



The Digital Legacy Association provides information about how to protect and pass on your digital assets and legacy.

For more information scan the QR code



MyWishes is a free to use platform that enables people to document their wishes, download and share them with both their loved ones and anyone involved in their care and support.

You can create an Advance Statement and Will - documenting what you would like to happen to both your physical and digital estate; develop a bucket list and leave 'goodbye messages' assigned to specific dates and times in the future.

For more information scan the QR code or call **020 8133 8116**.



## Funeral Plans

A pre-paid Funeral Plan allows you to pay upfront or in instalments for a funeral. This may help relieve the financial burden on family and protect them against rising funeral costs.

From the 29th July 2022, The Financial Conduct Authority started regulating pre-paid Funeral Plans.

For more information or to find a regulated Funeral Plan Provider scan the QR code or call: **0800 111 6768**.



## Life Insurance

Life Insurance pays out either a lump sum or regular payments on your death, giving your dependants financial support after you've gone. This can be used to support them for a number of years, to replace lost income, or to pay off a large debt such as a mortgage.

You pay a monthly premium for Life Insurance. Your age, health, lifestyle and how much cover you need, as well as the type of policy you have, can all determine how much you pay.

The amount of money paid out depends on the level of cover you buy.

For more information scan the QR code or call **0800 011 3797**.



You may find the following videos of interest.



End Of Life Care  
– Advance Care  
Planning



Black People: Let's  
Talk About Death

FOR FREE TRANSLATION OF  
THIS INFORMATION SCAN THIS  
QR CODE OR CALL US

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Безплатен превод

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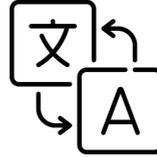
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