

# The Autumn Budget & LPAs: What to Talk About With Clients Now

As the Autumn Budget reshapes estate and financial planning strategies, many clients will need fresh guidance to ensure their Lasting Power of Attorney (LPA), wealth transfer plan and tax approach still work together.

The checklist below is designed to support meaningful, forward-looking client conversations, focusing on clarity, risk awareness and practical action.

## One-Page Professional Checklist

### 1. Key Budget Shifts to Check Against Client Plans

Identify what needs review first.

- IHT Reliefs & Thresholds
- Pensions & Death Benefits
- Capital Gains Position
- Digital Estate Direction

### 2. LPA Impact: Questions to Explore With Clients

Can attorneys act clearly and confidently.

- Does the LPA provide enough instruction?
- Should preferences be refreshed post-Budget?
- Do attorneys understand their duties?

### 3. Red Flags for Proactive Review

Triggers worth raising early.

- LPAs drafted before the Budget
- Pension-heavy inheritance plans
- Clients planning asset sales soon
- Attorneys unsure or under-briefed
- International/complex estate structures

### 4. Next Steps to Recommend

Simple ways to protect future decision-making.

- Review/update LPA instructions
- Refresh pension nominations + expression-of-wish letters
- Create a short Attorney Pack with documents & contacts
- Record high-level tax strategy for future reference
- Schedule 12–24 month planning reviews

If you'd like to know more about creating your LPA safely and simply, visit:

[www.powerofattorneyonline.co.uk](http://www.powerofattorneyonline.co.uk)