

Making a RA7F+L - instead of EPA by cognitive choice of adult

Do NOT send any EPA or RA paperwork to Nidus by regular mail or email – it will be shredded or deleted.

Who is this for?

This is for an adult (19 years or older) who does not have an Enduring Power of Attorney (EPA) and meets the 'traditional' capability requirements to make one. That is, the adult is cognitively capable.

The law says to be **considered capable to make an EPA**, you must understand ALL of the following:

- > What you own and the approximate value of each item;
- > The obligations you owe to your dependants, such as a spouse and minor children;
- > That the person you appoint will be able to deal with any financial and legal affairs on your behalf that you could do if capable, except make a Will for you. Their authority is also subject to any conditions or restrictions you set out in the EPA;
- > That, unless the person you appoint manages your affairs responsibly, the value of what you own may go down (decrease);
- > That the person you appoint might misuse their authority; and
- > That you may, if (cognitively) capable (to understand), revoke (cancel) the EPA.

***If you are helping an adult with **cognitive difficulties**, who is struggling to manage their finances – help the adult make a RA7ALL – Go to <https://nidus.ca/ra-forms/> Scroll down.*

NEED INFORMATION?

Click to read the [EPA](#), [EPA Authorities](#), [RA Overview](#) fact sheets.

Click to read about legal duties: [Authorities of Attorney](#) (in EPA) [Duties of Rep and Alternate.pdf](#)

WHO MAKES THE RA7F+L WHEN COGNITIVELY CAPABLE TO MAKE EPA?

No one has automatic authority to act on behalf of an adult (not parents or even a spouse).

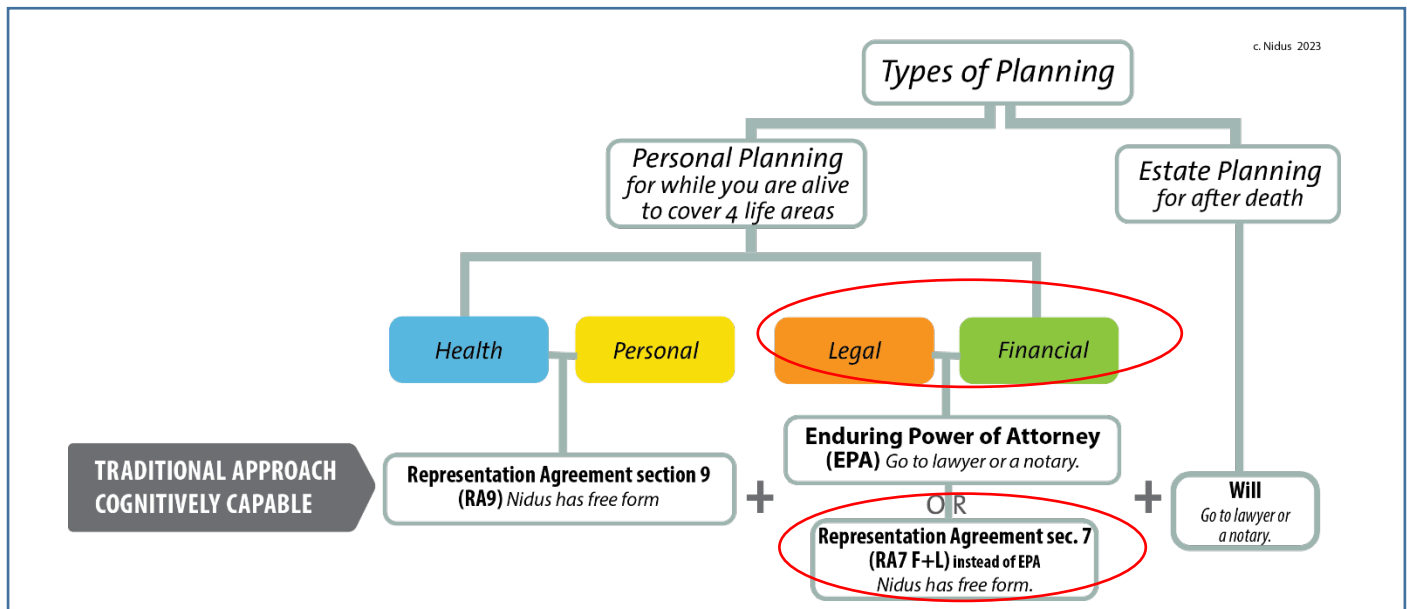
- You must be **19 years or older** (an adult) to make an EPA or RA7F+L. (19 is the age of adulthood in BC).
- The RA7F+L instead of EPA is for adults who are currently cognitive capable to understand.

How decide between EPA and RA7F+L? Consider:

- Which might cause more difficulty for those you appoint? The EPA has been around longer and is more familiar. The RA7F+L might require more work and advocacy when used.
- How do authorities compare? The EPA has more. Click to read [comparison chart](#).
- Are you being realistic or idealistic? If you own real estate, you should make the EPA. Most of us want to live in our home until we die but that is rarely possible. If you don't have an EPA, someone will have to hire a lawyer and apply to the Supreme Court for authority to deal with all your financial and legal matters, including real estate. Currently, it probably costs a minimum of \$10,000.00 for this procedure. Plus, there are implications. Don't take a chance.
- Are you prepared to accept the requirements if you choose the RA7F+L? You will have to appoint someone in the monitor role, there is extra paperwork (Certificates are required), you need two witnesses.

To make an EPA, go to a lawyer or notary public. Read free information from Nidus to prepare.

See previous page and below for tips and FAQ for RA7F+L instead of EPA.



This package is for self-help. Click links below for answers to frequently asked questions.

MAKING RA7ALL

- > How to fill out form?- click [Sample RA7F+L – instead of EPA](#)
- > Who can be named? - [Restrictions and Tips on Who to Name in RA](#)
- > Help! Someone is asking about info on the Certificates? - [Certificate References & Legal Duties](#)
- > How is signing done? - [Tips for Signing](#)

NOW WHAT?

- > Who gets copies? What happens to original? - [Tips for Keeping Original and Distributing Copies](#)
- > Where to register? - [How to Register with Nidus Registry](#)

USING RA7ALL

- > How to Use RA7F+LI? – tips on [Privacy & Access](#)
- > How to Use RA7F+L for finances? [Snapshot for Finances](#) and [Details for financial and legal](#)

CHANGES TO RA – REVOCATION, RESIGNATION

- > What if change of address? Change of people? - [Making Changes to RA](#)
- > Only adult can revoke (cancel) - [Revoking RA](#) OR [Rep Resign](#); [Monitor Resign](#)

The **Basic RA7F+L instead of EPA form is available as a separate download.** Click for [Terms of Use](#). The [Basic RA7F+L](#)-instead of EPA is 12 pages, including Certificates. **Download/Save it** to your device. You can type in fields or print and handwrite. Even if you type, you must print hardcopy to get original signatures and handwrite some dates. Scan the completed hardcopy in PDF format for uploading to the Nidus Registry.

A medical assessment is not required for making any type of RA. A legal professional is not required for making any type of RA.