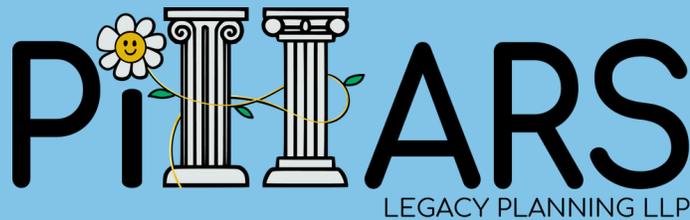


ISSUE 1



2026



Protecting the Business You've Built

- ▶ **LEAD FEATURE**
WHO RUNS THE BUSINESS IF YOU CAN'T?
- ▶ **INSIGHT & EXPLAINER**
BUSINESS LPA'S EXPLAINED
- ▶ **PILLARS PERSPECTIVE**
OUR APPROACH TO PROTECTION

▶ Who Runs the Business If You Can't?

Why Business LPAs Matter More Than Most Owners Realise.

Running a business means making constant decisions paying staff, signing contracts, managing accounts, and keeping operations moving. Yet many business owners plan for growth and tax while overlooking what happens if they suddenly can't make those decisions themselves.

Illness, an accident, or temporary incapacity can leave a business stuck. Without the right legal authority, no one can step in not a spouse, partner, or trusted employee. Banks may freeze accounts, contracts can stall, and essential decisions are delayed, causing serious disruption to staff, clients, and the business itself.

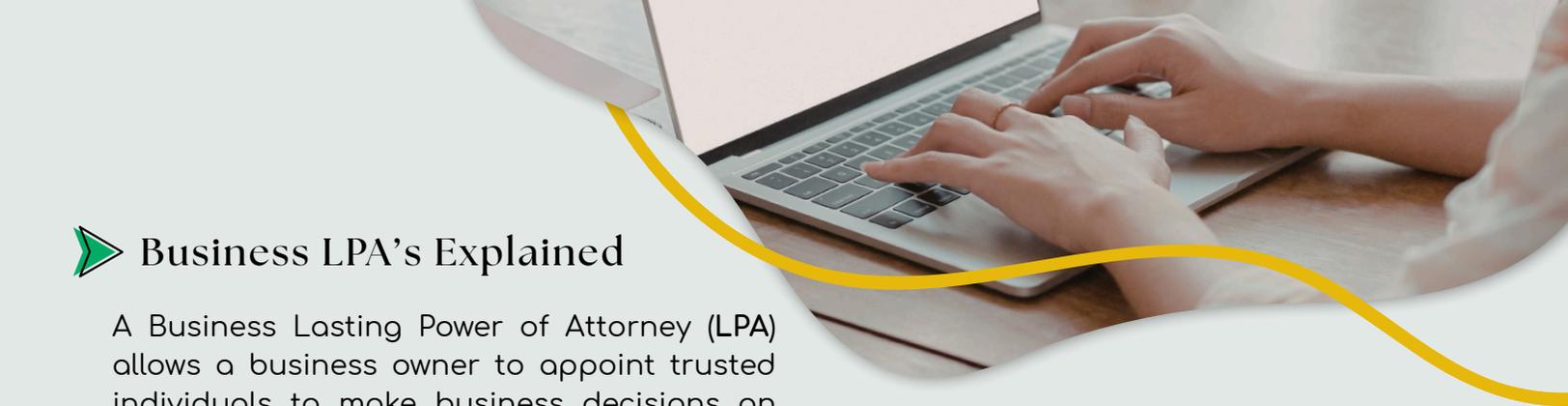
A Business Lasting Power of Attorney (LPA) prevents this. It allows you to appoint trusted individuals to make business decisions on your behalf if you lose capacity, temporarily or permanently. This can include accessing business bank accounts, paying suppliers and staff, managing contracts, dealing with HMRC, and ensuring day-to-day operations continue.

Business LPAs are separate from personal LPAs and can be tailored to suit sole traders, partnerships, and limited companies. Safeguards can be added, such as limiting powers, requiring joint authority, or restricting when the LPA can be used.

A Business LPA isn't about expecting the worst it's about continuity. It protects the business you've built, the people who rely on it, and your peace of mind, ensuring everything keeps running even if you can't be there.

At Pillars, we focus on clarity, continuity, and protection. We take the time to understand how your business actually operates and help put the right authority and safeguards in place, so your business can keep moving forward, whatever happens.





➤ Business LPA's Explained

A Business Lasting Power of Attorney (LPA) allows a business owner to appoint trusted individuals to make business decisions on their behalf if they lose the ability to do so themselves.

This loss of capacity may be temporary or permanent and can arise from illness, accident, or unforeseen circumstances. Without a Business LPA in place, even a well-run business can be left unable to function.

A Business LPA can authorise someone to:

- Access business bank accounts
- Pay staff and suppliers
- Manage contracts and agreements
- Deal with HMRC and other authorities
- Keep day-to-day operations running

Importantly, a Business LPA is separate from a personal LPA. Personal LPAs do not automatically give authority to act in a business capacity, even for spouses or business partners.

Business LPAs can be tailored to suit different business structures, including sole traders, partnerships, and limited companies. Safeguards can also be built in, such as limiting decisions, requiring joint authority, or restricting when the LPA can be used.

At its core, a Business LPA is about continuity, ensuring that the business you've built can continue operating smoothly, even when you are unable to be involved.

➤ Our Approach to Protection

At Pillars, we believe protection is about more than documents, it's about certainty.

A Business LPA should reflect how your business actually operates, not just how it looks on paper.

We take the time to understand your role, your business structure, and the decisions that matter most. From there, we help you choose the right people to act on your behalf and put safeguards in place so authority is used appropriately and only when needed.

Our approach focuses on:

- Clarity over complexity
- Continuity for your business
- Protection for the people who rely on it

By planning ahead, you reduce uncertainty, avoid disruption, and ensure your business can keep moving forward, whatever happens.

Protection done properly brings peace of mind. That's what Pillars is here to provide.

Socials

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 Pillars
Legacy Planning

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