

LEGAL PLANNING – completing your protection and that of your Family...

There are three main strands to Legal Planning for most people, vital for everyone but absolutely essential for couples (married or not) and those with children:

1) Last Will and Testament

See also: www.Inheritance-Tax-Secrets.co.uk and www.Asset-Protection-Secrets.co.uk

Everyone over 18 should have a Will so their assets go to the right people, rather than come under the (unfair) Rules of Intestacy – your money will be shared out in most unexpected ways! Lack of a Will (like out of date or ill considered Wills) can lead to lots of tax, family rows, even financially and emotionally expensive Court action. Married partners can be made homeless or separated from children who are not legally theirs. Don't leave the Courts to decide who would look after your children! Write a Will and secure the future as you would wish it to be, even if you can't share it. Wills may also:

- **just having Wills can save substantial IHT for married/ registered couples.**
 - protect assets from creditors including the biggest of all - Community Care Tax (Nursing Home Fees) (Local Authorities to repossess and sell upwards of 70,000 homes every year – rising) leaving just £11,500 for the family. A simple accident or illness can land you in long term care at any age.
 - protect your children against remarriage of the surviving parent resulting in your assets going to *their* new partner instead of to your children, without causing problems.
 - create Trusts to benefit and protect children, grandchildren etc
 - give flexibility to your executors to benefit family members who really need help
 - IHT Protection for unmarried couples
 - **The Family Bank Will can help secure your family through the generations for up to 80 years**
- ### 2) Lasting Powers of Attorney (LPA)

NO ONE has the right to manage your finances or personal welfare even if you become mentally incapable through sickness, accident or sheer old age – not even your husband or wife – **UNLESS** you have written an LPA. The only alternative is for a friend or relative to apply to be appointed as your RECEIVER at a cost of £580 or so + legal (possibly substantial) legal fees + significant ongoing costs. An LPA costs less and allows YOU to decide, in advance, who you would like to look after your money (the Property and Affairs LPA), and your welfare (the Personal Welfare LPA) if you become unable to do so yourself. Everyone over 18 should ideally have both LPAs – Personal Welfare and Property and Affairs.

Neither of the LPAs can be used until they are registered at a cost of £150 each, so we offer a General Power of Attorney as a more economical substitute to early registration, but they must NOT be used as a substitute for an LPA (Property & Affairs) as they are no longer valid on mental incapacity and a Receiver would need to be appointed. Similarly, an LPA Personal Welfare cannot be used while you retain mental competence, but an Advance Decision (a very much cut down and simplified version) ONLY covers Medical matters but does not require registration, so can be used in the event of emergency. Our Consultant will explain more.

3) and then things keep changing.....tax, laws, family.....

Just like Financial Planning, you must review your Legal plans in the light of changes in Tax, the Law, in your personal circumstances and those of your family. Almost no one does – except our clients!

Join our ongoing **Peace of Mind Service** and receive:

- Secure storage with storage certificates for executors and an emergency contact card for your wallet
- Annual Newsletter detailing Tax and Legal changes which might affect you plus
- Checklist of family and personal changes which may mean you need a review *plus* (optional extra):
- Free advice helpline *plus* (optional extra):
- Free amendments to your Legal Planning if required (optional extra)
- **FINALLY** – our associated Executor service can save 40% compared to most banks or solicitors.

5 good reasons to use Allied Professional Will Writers:

- 1) We are specialist professionals, regulated by the Society of Will Writers and bound by their strict Code of Conduct and therefore carry full professional indemnity insurance for £2 million.
- 2) All our consultants are required to undertake a minimum of 20 hours a year specialist training so they can give you the best possible advice
- 3) We work by phone - the modern way - suited to a "time poor" society (day, evening and weekend appointments are available) and, above all:
- 4) We care about doing the right job for you and your family
- 5) Almost no one else will help keep everything up to date and relevant – join our Professional Maintenance Service and stay informed of changes in the Law, in Tax, and to be reminded how changes in your personal circumstances and those of your beneficiaries may affect your plans.

Your family will appreciate it if you act to protect them

Allied Professional Will Writers Ltd, 2 Hankham Street, Hankham, Pevensey, East Sussex BN24 5BG
Registered in England number: 5250176 **0845 166 8873** Local contact number: 01323 741202



YES, I want to protect myself and my family....

Regulated by:



Fees valid to end June 2008, please check with us first after this.

If in doubt – just use the SIMPLE OPTION * (1,2,4)

(England & Wales only)

To: **APWW, FREEPOST SEA 7243 (staff), Pevensey, BN24 5BR** or fax 0845 129 8831 email admin@apww.co.uk

1) Your FULL name: _____ **DoB:** _____

Spouse/ partners (if any) FULL name: _____ **DoB:** _____

Your address: _____ **Postcode:** _____

Email: _____ **Day Tel:** _____ **Home Tel:** _____

Best time to call: Day /Evening /Weekend (Mobile- please call us)

Immediate Probate enquiry only (please attach info)

***SIMPLE OPTION Not sure what you need?** Send the fee for an uncomplicated: **Single** (£129.95) **or Couples identical Wills** (£189.95) For other documents, tick the boxes in **3)** below. Our consultant will talk the options through with you. Lots of beneficiaries, special trusts, extra or long consultations, significantly different Wills could increase the standard fee, but we will try to help you to keep to them. Hourly rate is £90.

Please prepare Wills etc, after discussion, based on information I will give, subject to your terms and conditions at <http://www.apww.co.uk/t+c.htm> (or on request). Tick here if home country may **not** be England/Wales

I understand a) I must check, within 7 days of receipt, that **ALL** documents are correct and reflect my wishes b) Documents are **NOT VALID** until **correctly signed and witnessed.** c) I will indemnify APWW in respect of claims due to my failure to comply. d) APWW use external consultants retain paper & computer files, encrypted backup may not be in the EEU. e) The introducer (if any) is introducing me to APWW, not giving me advice.

The process: we take the initial **fee** on receipt (full fee under £200, 50% minimum £200 if over); write outlining the issues to consider, ask for a checked list of **FULL names and addresses,** and on receipt, ring you to set up the phone consultation. The fee **balance** is payable when the draft documents are prepared.

2) SIGN HERE You can waive your right to a 7 day cancellation period to speed things up by ticking this box

Cancellations after this will be less costs incurred. We aim to complete the work within 14 days of final instructions. **Payment enclosed by** **Cheque** or **Card payment - 4)** below

X **X**

Signature 1) Signature 2) Dated:

Return of this form even if unsigned constitutes acceptance of our terms & conditions. If you do **NOT** want us to keep the introducer informed, tick here: If you do **NOT** wish us to contact you after, tick here:

- 3) (Typical Fees:** a) £129.95 normal **single Will** £189.95 **pair** of very similar **normal Wills**
- b) £399 (inc. the pair) **Lifetime Property Trust Wills for homeowners** Single Will/ owner £220
- c) **Business Persons Will** – (approx) simple self employed + £25, Corporate + £150 (but business ex).
- d) for unmarried couples only: IHT Planning Wills £697 the pair
- e) **Family Bank Will** – creates an ongoing resource for future generations £697 pair, £497 single
- f) EXTRAS: each £90 single £150 pair Spousal By Pass Trust Discretionary Trust Disabled Trust
- g) **Lasting Power of Attorney (Finance)/ or LPA (Welfare)** £125 each LPA/ each person or £95 with Will
- h) **General Power of Attorney** £55 each person or £45 with Will (not everyone will want this one)
- i) **Advance Directive** covers ONLY Medical Matters £45 each person / £35 with Will
- j) **Severance of Tenancy** mutual £50 with Will (or as a **separate** service) Mutual: £95 Unilateral: £145

Introducer: _____ Email: _____

4) To PAY by debit (or credit) card please complete the following: (We do **not** accept Amex)

Debit/ Credit Card number: _____

Start date: _____ **Expiry date:** _____ **Security code (on rear):** _____ **Issue number (if any):** _____

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