

Wills and Estate Planning

Preserving your wealth for future generations

FAMILY WILL

COMPANY



www.familywillcompany.co.uk



Peace of mind for you and your family

Thinking about your Will and how you would like your Estate to pass on death can be an uncomfortable thing to do, however it is a thoughtful and responsible way to spare your family the emotional and financial burden of organising your Estate at the time they can least cope.

Professional Estate Planning will protect your assets and grant you the peace of mind of knowing that you have safeguarded the future of your loved ones.

Talk to us at the Family Will Company and we can organise it all for you. We are a Will and Estate Planning Company based in Harrow. From the simplest Will to the most complex Estate we can advise on planning you would really like, rather than leaving your loved ones guessing what you might have wanted.



What is Estate Planning?

Why Plan ahead?

Professional estate planning will protect your assets and safeguard the future of your loved ones, minimise your tax burden, designate guardians for minor children, avoid probate court involvement and plan for incapacity.

A Personal Service

Our estate planning professionals will look carefully at your individual circumstances and make a personal diagnosis of your own situation.

They will provide you with estate planning advice and the solutions necessary to help protect your estate and ensure your assets are passed to your loved ones.

Protect your assets for your loved ones

Without professional estate planning in place your heirs may inherit debts, tax bills and be left fighting over how your assets should be divided. Estate planning doesn't have to be complicated and even putting a basic Will in place can mitigate the majority of these factors.

If your circumstances are more complicated, protective trusts can be established to reduce inheritance tax payable and protect your assets from risks such as bankruptcy, divorce and potential care costs which may be payable in the future.

“Put your mind at rest while you’re alive and protect your assets for your family when you’re gone.”







Write a Will

Why do I need a Will?

A Will is the only way to ensure your assets pass to those you wish to benefit. If you have no Will the laws of intestacy apply and the courts will decide where your assets go (intestacy or dying intestate means dying without a Will).

The vast majority of people put off making a Will for a variety of reasons. The reality is that you can put off making a Will until it is too late. Having no Will poses all sorts of problems for the people left behind and could mean that your inheritance either goes to the wrong person or to the state through the laws of intestacy.

Without a Will...

-  If you are not married your partner will not receive anything.
-  Ex-partners could make a claim on your Estate.
-  Children from previous relationships may not receive anything.
-  Children under 18 may be taken into care whilst the court choose who look after them.


The Right Reasons to use The Family Will Company


- Free advice on wills and consultations over the phone or at home.
- Bespoke, comprehensive Wills written for you by our technical team.
- Professional and friendly Wills and Estate Planning service.
- No obligation to proceed after advice is given.


“Writing your will takes less than an hour and we can take all of your details over the phone or in the comfort of your own home or office.”




Protect your Estate

 In the past 5 years 100,000 homes have been sold to fund care fees

 1 in 4 people are likely to require care in later life

 750,000 people in the UK have dementia

 An estimated £2.7 billion is paid in inheritance tax

Your Will may not be enough to safeguard your family's inheritance. Many Wills contain loopholes that may result in your chosen beneficiaries being disinherited.

Don't take that risk - professional Estate Planning can safeguard your Estate from...

Costs of Care

If you need to go into residential care your home may have to be sold to pay for your Long Term Care costs and your savings and investments could be wiped out

Remarriage

After your death if your surviving partner remarries, how can you ensure that your children receive what you intended?

Divorce

If your children are involved in a divorce or separation, your existing planning may not be able to protect the inheritance they received.

Creditors

If your partner or children are in debt or face bankruptcy, the inheritance you left them may vanish.

Your business

How do you protect your share of a business and what's the most tax efficient way of leaving it to your family or business partners?

Inheritance Tax

Inheritance Tax is a serious concern for many whose home and assets are worth over £325,000.



Avoid losing your home to pay for care

The cost of long term care

Under current legislation if someone has to go into long term care the local authority has the power to seize their assets to pay for the cost of care – even if this includes their family home.

What will you have to pay?

Capital limits are used to assess a person's ability to pay for care. If at the time you are admitted to care your estate is worth less than £14,250 then the Local Authority will pay for all of your care.

However if your estate is valued over £23,250 then you must fund the cost of your own care even if this involves selling your family home.

With the average care home costing between £800 and £1000 a week it doesn't take long to lose your entire life's savings.

Utilising Trusts our Estate Planners can safeguard your family home from being sold to pay for care costs.

This ensures that the assets you have worked hard for in your life time passes to your loved ones, giving them the best start in life.

“69,000 homes are sold every year to fund the cost of long term care.”



Plan ahead now for a time when you may not have the mental capacity to make financial decisions

Mental illness is a sad reality many of us will face

Many of us will care for, or know someone who is caring for, someone with Alzheimer's or Dementia. With people living longer mental illness is becoming more common and is a sad reality many of us will be faced with at some point in our lives.

Our Estate Planning Consultants can help you plan ahead to a time when you may not have the mental or physical capacity to look after your financial affairs or personal welfare.

“Make a difficult time easier for your loved ones.”

Appoint someone to make decisions on your behalf

We will assist you in creating a Lasting Power of Attorney which will enable you to appoint someone to act on your behalf. This will enable them to make decisions in your best interests, making a difficult time much easier for you and your loved ones.

Don't leave it too late

It's imperative to make a Lasting Power of Attorney sooner rather than later, as Lasting Powers of Attorney can only be made while you still have mental capacity.

Once you lose mental capacity you will not be able to make a Lasting Power of Attorney and choose who deals with your affairs, instead your friends or family members will have to apply for Deputyship through the court of protection which may take over 8 months and can become very costly.

Our service

We will discuss your individual requirements and give you professional advice on making a Lasting Power of Attorney. We will complete your Lasting Power of Attorney forms for you and guide you through the complicated signing and registration procedure.



Book your free Estate Planning consultation today

Your Options

We understand that it is far easier to discuss the personal subject of Estate Planning in your own home, therefore we offer a home service for those clients who have complicated problems.

However if your circumstances are not so complicated then our Advisers can discuss your options over the telephone.

Step 1

Call us and book a consultation at a time to suit you.

Step 2

We will take some basic information on your Estate, including what you own and any concerns you have.

Step Three

Our technical team will identify risks to your Estate and provide you with bespoke solutions to your requirements

Step Four

Our Estate Planning Consultants will present the Right Will solutions to your Estate Planning needs and take the information required to prepare your Wills and Trusts.

We understand that everyone is unique

We offer friendly, no nonsense advice, tailored precisely to your circumstances, all in the comfort of your own home.

Book a free consultation

You can book an Estate Planning Consultation today by calling us on **020 8123 9747**. The consultation will include a free initial telephone confidential assessment of your situation and a bespoke solution to your individual requirements.





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