



Simpler Law.



Wills & Lasting Power of Attorney.

If you haven't got a Will or Lasting Power of Attorney or they're out of date, read this...

Simpler Wills. Making a Will in the UK

More than 60% of adults in the UK still do not have a Will. Are you one of them? If you haven't already made a Will, then you should read this. Because without a Will you will die intestate, which means...

The Government

Decides who gets your money and your property.

Separated Couples

Your spouse may inherit all, or a significant share, of your estate, even if you have been separated for many years.

Married Couples & Civil Partners

The law sets financial limits as to how much your spouse or civil partner can receive. As such, even though you may want 'everything' to pass to your spouse/civil partner, there is no provision to guarantee this will happen.

Inheritance Tax

The rules of intestacy make no provision for mitigating Inheritance Tax.

Children

Without a Will your children could lose everything

Couples Living Together.

The law currently makes no provision for unmarried partners to inherit anything from each other and so the surviving partner could receive nothing at all. This is regardless of whether or not you have children together.

Time & Complications

An estate can take longer to administer when a valid Will isn't in place, and without your guidance and planning, complications can occur. This can also create tensions within your family as known wishes may not be carried out.

Parents

Without a Will the authorities could be involved in deciding who will care for and raise your children.

Personal Items

Without a Will there is no guarantee who will receive those important family items.



Simpler Wills.

Why is making a Will so important?

Making a Will is a selfless act. It lets your family and loved ones know what you want to happen when you are no longer here. A Will is more personal than just dealing with your estate, with matters such as funeral wishes and organ donation preferences being made clear. This can help prevent arguments and rifts that could otherwise last for years. So, don't delay – call us today!

The implications of not having a Will, or not having updated your Will when circumstances change, can be costly and cause distress to your loved ones.

Today's relationships can be quite complicated; however our **Simpler Law Client Care Team** in Lincoln are experienced in all aspects of Legal Services for the family.

What to expect in a *Simpler Law Family & Estate Will...*

Making your own Will: What you control

- ▶ You choose your own Executors and Trustees
- ▶ You choose what age your children or grandchildren will inherit
- ▶ You document who you want to be guardians of your children
- ▶ You decide who inherits from your estate, and not the Rules of Intestacy
- ▶ You determine who does not inherit from your estate
- ▶ You can leave specific gifts, legacies, and charitable donations
- ▶ You specify your funeral wishes
- ▶ You can document your Organ Donation preferences

A clear step by step process to help you ensure you get the Will you want.

To create your bespoke documents **Simpler Law** will:

- ▶ Agree a convenient time for your consultation
- ▶ Provide guidance to help you prepare for your consultation
- ▶ Help you navigate through the Will Instruction
- ▶ Only draft your documents when you are happy with your instructions
- ▶ Pass all documentation through to our Compliance Team for checking
- ▶ Post your documents to you with clear signing guides
- ▶ Call you to ensure safe receipt and answer any questions you may have

The **Simpler Law Client Care Team** are ready to answer any questions you may have. Our team have written over 200,000 Wills, and there really isn't anything we can't help you with.

Phone us on **0333 600 1000** for a FREE, no obligation chat or text the word **WILL to 82228** and we'll call you back. Alternatively email us at enquiries@simplerlaw.co.uk



Lasting Power of Attorney.

Essential documents to manage your affairs

It is absolutely essential to have Lasting Power of Attorneys in place in case a person becomes unable to manage his or her own affairs due to incapacity, whether this is due to an accident or a physical or mental illness.

Without these documents and the authorisation they give, no-one, including your spouse or partner, would be able to conduct your personal affairs.

This would include paying your bills, looking after your banking, managing your investments, caring for your property, or looking after your business.

This would also include decisions about your care and the medical treatment you receive, or where you receive it.

By planning ahead and producing a Lasting Power of Attorney you are able to appoint trustworthy persons, known as Attorneys, giving them clear instructions and setting boundaries as to how they are to handle your affairs should you be unable to do so in the future.

No one can create a Power of Attorney for you, and you must create one whilst you are mentally capable of doing so.

There are two types of Lasting Power of Attorney:

Lasting Power of Attorney (Property & Affairs)

Lasting Power of Attorney (Health & Welfare)

Both deal with very different aspects of your affairs but are incredibly powerful documents.

Lasting Power of Attorney (Property & Affairs)

This document allows your attorney the power to make decisions about money and property for you, for example:

- ▶ Managing a bank or building society account
- ▶ Paying bills
- ▶ Collecting benefits or a pension
- ▶ Selling your home

Lasting Power of Attorney (Health & Welfare)

This document allows your attorney to make decisions about things like:

- ▶ Your daily routine, for example washing, dressing, eating
- ▶ Medical care
- ▶ Where you live
- ▶ Life-sustaining treatment

It can only be used when you're unable to make your own decisions.

What happens if I lost mental capacity without a Lasting Power of Attorney?

If you fail to create a Lasting Power of Attorney whilst you are capable then anyone who wishes to act on your behalf, including your spouse or partner, must apply through the Court of Protection, which can be a lengthy and expensive process.

Not only would you and your family have to come to terms with the upset and emotions the illness or accident creates but there would also be the added strain of dealing with officials for every decision. In the first year alone the cost of an application to the court of protection could be around £2,000. These costs can be eliminated by purchasing and producing a Lasting Power of Attorney.

For more information, don't hesitate to contact **Simpler Law** on **0333 600 1000**.



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Why Choose Us?

Simpler Law are leaders in the field of private client legal services and specialise in Estate Planning. This means that all our staff are dedicated to finding the best planning solutions for you. With over **220,000 satisfied clients** all over the UK, your Will writing and other Estate Planning needs are in good hands.

If your affairs are more complicated, we can also assist with Trust planning requirements, please see our ***Simpler Trusts*** brochure to discover what we can do to help.

With our ***Secure Storage & Dedicated Aftercare*** available, you need only go through the full process of making a Will once. Take advantage of this service with unlimited and free Will amendments and peace of mind that your documents are safe in our secure storage.

Also available to you is our updated ***Private Client Care***, which includes all the benefits of our aftercare service, plus a lot more. For full details, please see our ***Private Client Care*** brochure. Additionally, we are recommended by a number of financial planning and legal services firms as their provider of choice for Estate Planning and we have been recognised for our excellent service, expertise and advice.

Call us today for a no obligation chat on **0333 600 1000**.

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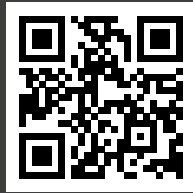
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Simpler Law. **Our Services**

WILLWRITING & ESTATE PLANNING
LASTING POWERS OF ATTORNEY
TRUST & TAX SPECIALISTS
PROFESSIONAL TRUSTEE SERVICES
TRUSTEE ADVISORY & AGENT SERVICES
PROBATE & ESTATE ADMINISTRATION
PROFESSIONAL EXECUTOR SERVICES
SPECIALIST CONVEYANCING
PRIVATE CLIENT CARE



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