



Simpler Law.



Simpler Care Plan.
**Unparalleled benefits for your
Estate Plan during your lifetime and beyond**



Simpler Care Plan. What's included?

The Simpler Care Plan has unique benefits that we believe are unparalleled in the United Kingdom.

This plan not only cares for your documents during your lifetime in a safe, secure, and fully insured facility, but also allows you the freedom to update your documents at any time and provides you with access to a fully qualified Estate Practitioner whenever you wish.

This plan, however, goes even further by not only keeping your documents updated and secure during your lifetime, but it will also look after your loved ones by providing free estate administration (Probate) when you pass on (worth up to £15,000); meaning your family don't have to take on the task of being executors.

Those close to you, therefore, don't have to worry about, or deal with, complicated court and legal processes at a very difficult time as all of this will be provided to them, with zero administration fees*.

Yes – ZERO administration fees.

Please read on for full details of your plan.



*Terms & Conditions apply



Simpler Care Plan. During My Lifetime

I've done it! For many people, taking out a Will and planning for what happens after they die is a really positive thing. Isn't it good just to think that you have done it, another box ticked? Your family will be provided for, according to your wishes, however, what happens next?

Keeping my Will up to date

The thought of dying is unthinkable to many, but it will happen to all of us and we all hope that it will be many years in the future. In the meantime, we live our lives to the full but, as we cannot predict either our future or when we will die, how do we know that our plans and intentions for today will be the same tomorrow?

The sad fact is that, if your Will is out of date when you die, it could mean that family, friends, and charities can miss out, whilst someone could inherit that you no longer wish to. In some

situations, your Will may no longer be valid, or could fail, meaning that your estate will then be distributed in accordance with the rules of intestacy essentially ignoring any wishes you had made. Clearly this is undesirable!

It is therefore recommended that you review your documents every three years. In actual fact, our clients that choose to update their Wills, do so on average every two years and three months.

Reviewing your Will, however, is not always that easy. It is not an editable document and only an original Will that

has been signed, dated, and witnessed correctly is legally valid. If it is defaced in anyway or altered, written on or changed then this could invalidate your document. Should a Will become invalid through such changes, then the only way to replace it and update it, is to go through a new consultation and produce an entirely new document. If you have paid hundreds of pounds for your previous document because your Will contains Trusts for example, you would potentially end up paying these costs again. This is clearly not a cost-effective way to keep your legal documents up to date.

Is there a better way?

Yes. Our **Simpler Care Plan** specifically caters for this. Simply put, by taking advantage of the Simpler Care Plan you can update your documents at any time with no further charge.

The **Simpler Care Plan** will allow you to speak to one of our qualified consultants to review your situation and your documents. You can make any changes necessary and update your estate planning in line with your new requirements.

Your new documents will then be professionally drafted and bound; and then sent to you along with any relevant copy documents.

Inheritance Tax advice is also included, as and when necessary, to ensure the most effective use of any allowances your estate may be entitled to. We will also check your documents when they are returned to us and, if any have been signed or witnessed incorrectly, then replacement documents will be produced and sent to you, again with no further charge.

In addition, should you require any further services these will be provided at a discount and updates will then be included within our **Simpler Care Plan** so you can update them at any time in the future, with no further charge.

Simpler Care Plan. During My Lifetime

Congratulations. So, now your Will is up to date, but where are you going to keep it?

Looking after my Will

Over the years, we have visited and spoken to many thousands of clients and asked them that very question.

Some are highly organised and put it in a safe or other secure place; and some are not quite so organised. We've heard of storage options ranging from being put in a cupboard to ending up in a shoe box in the loft.

Regardless of where you keep your Will, how is your family going to know where it is when you pass on or, that it even exists?

Sadly, many Wills are lost and all the hard work and effort that was put in to document your wishes goes to waste, as the estate will now be distributed according to the laws of intestacy in the absence of a valid Will.

Worse still, your Will could be destroyed. This may be by accident, as family members may not recognise the document or its importance; or maybe, just maybe, they do recognise it but don't like the content and so destroy it! It is an incredibly sad fact, but it does happen.

Is there any way to protect against this?

Yes. Our **Simpler Care Plan** looks after all of this for you. We have built a secure storage unit specifically designed for this purpose. This unit is highly secure, alarmed, temperature controlled and most importantly, fully insured so your document is kept safe and sound until it is needed.

In the unlikely event that your document suffers a catastrophic loss whilst in our care, our insurance will ensure a copy is produced from our offsite secure servers. Where a client is unable to sign a replacement Will we can provide affidavit evidence to allow a Judge to authorise a copy to be used as the original Will. Planning for the worst and hoping for the best; all of this covered by our comprehensive insurance.

You can also use our secure storage facility for the safekeeping of other documents such as family photos, property deeds, insurance policies or other important paperwork, at no additional cost.

We will also produce copies of your documents for you to keep a record of them at home; plus, we will provide your family and loved ones with details of how to contact us once you have passed on.

See a full summary of benefits on pages 12 & 13 of this booklet.





Simpler Care Plan. Once You've Gone

Once you have passed on, your estate will usually have to go through the estate administration process, including the court probate process, before it can be passed on to your family.

Sadly, over recent years, the word 'probate' has become a 'dirty' word with terrible stories of banks and law firms charging exorbitant fees to administer estates, leading many people to appoint family members or friends without fully realising what is involved and the responsibilities a lay executor must take on.

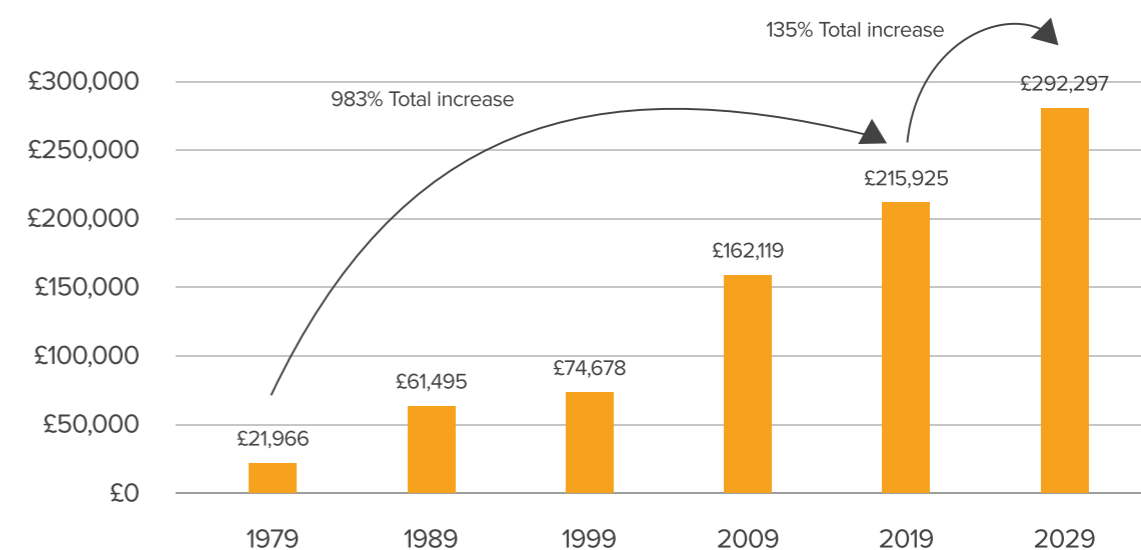
Firstly, let us consider some of the main steps involved in estate administration.

- 1 Locate the Will, register the death and obtain copies of the death certificate.
- 2 Undertake funeral arrangements.
- 3 Secure deceased's property (where applicable).
- 4 Produce a schedule of assets and liabilities. Obtain valuations and register the death with those holding assets.
- 5 Establish the identity of beneficiaries under the terms of the Will.
- 6 Prepare the appropriate Inheritance Tax (IHT) form and submit to HMRC. Payment for any IHT due will need to be arranged.
- 7 Submit all necessary documentation to the Probate Registry to obtain the grant.
- 8 Issue statutory notices in the London Gazette and a local newspaper.
- 9 Collect together and realise the deceased's assets.
- 10 Pay any outstanding debts according to the terms of the Will or statutory order.
- 11 Pay any cash gifts and transfer any specific assets to the appropriate beneficiaries.

- 12 Establish what makes up the residuary estate and discharge any final tax liabilities.
- 13 Prepare Estate Accounts to be approved by the residuary beneficiaries and executors.
- 14 Distribute the residue of the estate according to the terms of the Will.

This is a simplistic overview. For a more comprehensive and detailed explanation see our *Probate Overview* brochure.

HISTORIC AND PREDICTED AVERAGE HOUSE VALUES



■ AVERAGE HOUSE VALUE (UK)

1979 = £21,966 Nationwide
1989 = £61,495 Nationwide
1999 = £74,678 Nationwide

2009 = £162,119 Nationwide
2019 = £215,925 Nationwide
2029 = £292,297 Global Property Guide

The time and obligations involved in the administration of an estate can be onerous and very complicated for an untrained individual. There is a significant level of responsibility and the penalties for failing to carry out executor duties correctly can be severe.

A lay executor has a personal liability to ensure the estate is correctly administered, debts are repaid, and beneficiaries inherit in accordance with the Will. Creditors can appear many months after death, demanding payment from an executor's own funds if they haven't followed the correct process. The administration can also be very lengthy, typically taking between twelve and eighteen months to complete; and sometimes even longer.

The simple fact is, that while people may have the best of intentions when they accept the role of being an

executor, when they actually take on the task, most seek professional help and end up delegating some, if not all, of the responsibility. This is often done on far less favourable terms than if a professional executor was appointed within the Will in the first instance.

For example, our normal professional fees are calculated as 2.5% plus VAT of the gross estate valuation where we are not written into a Will as Executors but are subsequently asked to act. This fee is far higher than where we are written into a Will in the first place, but many other professional companies will charge more or will charge an hourly rate in addition to a percentage fee, and we have seen fees as high as between 4-6%. In addition to this, as time goes by, assets tend to increase in value.

At the end of 2019, according to the Nationwide Building Society, the average house price was £215,925 at

3% this would cost £6,477 to administer without including any other assets. By 2029 according to The Global Property Guide the average house price is expected to be £292,297 which would see the probate fee going from £6,477 to £8,768.

This may seem a steep jump but according to the Nationwide Building Society properties have increased almost ten-fold in that last 40 years.

With the *Simpler Care Plan* however, this is all taken care of!

Simpler Care Plan. Once You've Gone

With our plan, the whole process of estate administration is now free of charge on estates with a gross value of up to £500,000*. This means that you no longer have to worry about selecting an executor as it is all taken care of. Those close to you do not need to worry or stress over your estate at an already emotionally trying and difficult time.

Please note that some charges and disbursements are not included such as court fees and conveyancing costs but many of these occur regardless of who administers an estate (be that a lay executor or a professional one). These costs are payable from the estate, as administration expenses.

The process is very simple. Once we have been notified of your death, we will work to administer your estate as quickly as possible and distribute it exactly how you have documented it in

your estate plan. We will also work with your beneficiaries, so they are well informed and are included in the process as much as possible.

We have dealt with many estates over the years and have many thousands of satisfied customers. We are immensely proud of the 5-star Trust Pilot rating they have given us.

Your estate plans, both in your lifetime and following your death, could not be in better hands.

All the likely steps of estate administration (probate) are described on pages 12-14, further on in this brochure. Please note that some estates will require a more extensive service, however, please be assured the **Simpler Care Plan** will be there to cover it.

Please see pages 12 & 13 for a full summary.

**Terms & Conditions apply.*



Simpler Care Plan. Exclusive Savings & Discounts

Save money and receive discounts on everyday purchases from well-known retailers. A very exciting and exclusive benefit to our Simpler Care Plan members could literally save you hundreds of pounds per year on all sorts of services, even your weekly supermarket shop!

Using our exclusive site at www.simplercarebenefits.co.uk you can get discounts on all these retailers and far more, in fact hundreds of retailers in total.

With the savings calculator, simply enter your typical spending on everyday items such as food, transport, entertainment, clothing, etc. and see what you could save every year.

You can even nominate a retailer if it is not on the list and we can see if it can be added, so you can enjoy further benefits. This simple service can be used immediately once you receive your login details.



**Please note that participating retailers can change at any time..*

Simpler Care Plan. During My Lifetime - Summary of Benefits

Aftercare.

- ▶ Unlimited consultations with estate planning experts
- ▶ Estate Planning tax advice
- ▶ Production of new documents and all postage costs
- ▶ Checking all documents once signed (validation)
- ▶ Copy documents, where appropriate
- ▶ Replacement documents if signatures are missing, incorrect or names misspelt.
- ▶ Lifetime changes including beneficiaries removed or added, funeral wishes amended, etc.
- ▶ Exclusive savings and discounts on hundreds of leading UK retailers'

Storage.

- ▶ Documents held at a secure location
- ▶ Temperature controlled environment
- ▶ Fully insured
- ▶ Protects against loss, damage, theft
- ▶ Storage for personal, valuable, items such as property deeds and photos
- ▶ Copy documents provided
- ▶ Certificate of storage provided
- ▶ Contact details for relatives or friends once you pass on

Simpler Care Plan. Once You've Gone - Summary of Benefits

Free Estate Administration (Probate).

- ▶ Checking that there is a valid and correctly attested Will
 - ▶ Assess whether any additional documentation will be required to confirm compliance with the Wills Act
 - ▶ Securing the estate and arranging insurance for any property or items of value
 - ▶ Register the death if this has not already been done
 - ▶ Ascertaining the beneficiaries and the extent of their gift
 - ▶ Ascertaining the extent of estate assets and liabilities; and writing to each institution to advise them of the death and obtaining date of death balances
 - ▶ Ensuring any income, interest or dividends are paid to the estate throughout the administration period
 - ▶ Obtaining information regarding the deceased's tax affairs including pensions, annuities, or other income
 - ▶ Assess any benefits received by the deceased, ensure all funds are received and ascertain whether any overpayments are outstanding
- ▶ Checking details of any life policies to see whether they form part of the distributable estate
 - ▶ Obtaining valuations for properties and other items of value within the estate
 - ▶ Obtaining information about any debts or liabilities, arranging for interest to be frozen
 - ▶ Obtaining final statements from utility providers and arranging any available council tax discount for the administration period
 - ▶ Making an application to the Court for the Grant of Probate
 - ▶ Collecting in all the assets
 - ▶ Paying any debts and liabilities
 - ▶ Distributing legacies in accordance with the terms of the Will
 - ▶ Ascertaining and distributing the residuary estate obtaining receipts from beneficiaries



Simpler Care Plan.

What Is Not Covered in Your Plan?

- ▶ The administration of an estate worth in excess of £500,000. The difference will be charged at 1% of the gross value between £500,001 and the total value.
 - ▶ Dealing with foreign assets, costs of these will be charged separately, dependant on the asset and location.
 - ▶ An estate where there is no valid Will, or the Will does not appoint Fidelis Legal Services Ltd. to act as the Executor.
 - ▶ Disbursements and some charges – for example court fees. A comprehensive list of disbursements and charges that may be applicable is available on request. Please note these may vary from time to time.
 - ▶ Any conveyancing work required to deal with property in the estate.
 - ▶ The establishment of a trust where the Will requires one to be created.
 - ▶ The ongoing management of any trust created by the Will.
 - ▶ Any required Deed of variation.
 - ▶ Any contentious matters or additional unforeseen costs associated with dealing with a contentious estate.
 - ▶ An estate where there are disputes between beneficiaries.
 - ▶ Insolvent estates.
- If, at the time of death, less than 5 years premiums have been paid, the difference between the amount paid and the total of 5 years premiums will be calculated and invoiced separately or levied against the estate.

See our full terms and conditions on our website.



Simpler Law.

Who Are We?

Simpler Law is part of a group of companies that specialise in end of life planning and private client services. Through acquisition and growth, it now has over 200,000 satisfied clients and has a 5-star Trustpilot rating.

Simpler Law is a nationwide company with clients throughout England, Wales, Scotland, and Northern Ireland. Whilst the head office is based in Lincoln, it has offices in Leicester, Cardiff, Birmingham, and the Northeast.

Our approach is mainly through a specialist phone-based team, but we also have a nationwide network of Advisors, to enable us to visit you in virtually every location across the UK, if required.



Simpler Law.

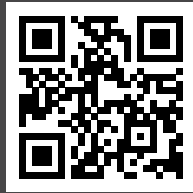
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Simpler Law Limited (a wholly owned subsidiary of HAIG Legal Group Limited (HAIG)) may, where necessary, sub-contract to its sister company, Fidelis Legal Services Limited, also a wholly owned subsidiary of HAIG, for other legal or estate planning work to be carried out in order to fulfil your requirements and meet your estate planning needs.

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
SIMPLER CARE PLAN
SIMPLER INFINITY PLAN



Simpler Law.