



Simpler Law.



Simpler Homecare Plans.
Professionally designed
Estate Planning packages



Estate Planning: Homecare Plans.

Simpler Law have designed a range of **Homecare Plans**, ideally suited to all clients that own their own home and/or have other properties within the UK.

These plans provide an excellent level of planning either for those that do not have a Will, or where they have only made a basic Will which may be out of date, invalid or it does not take into account the complexity of their estate or all of their personal preferences.

The Benefits of a Homecare Plan.

Our range of estate planning packages offer a solution for all homeowners – from comprehensive planning to complete packages that can protect your assets and those of your beneficiaries. A **Homecare Plan** is also priced far less than if you were to buy all of the elements of a **Homecare Plan** separately.

All of our plans are backed with full advice and recommendations from a qualified professional.

Comparing Our Homecare Plans.

Homecare Plans	Homecare Plan	Homecare Plan Plus	Homecare Platinum Plan*
Family Estate & Will	✓	✓	✓
Will Trust: Protective Property Trust	✓	✓	
Lifetime Trust: Asset Protection Trust			✓
Lasting Power of Attorney: Property & Affairs	✓	✓	✓
Lasting Power of Attorney: Health & Welfare		✓	✓

* Please see separate brochure for full details

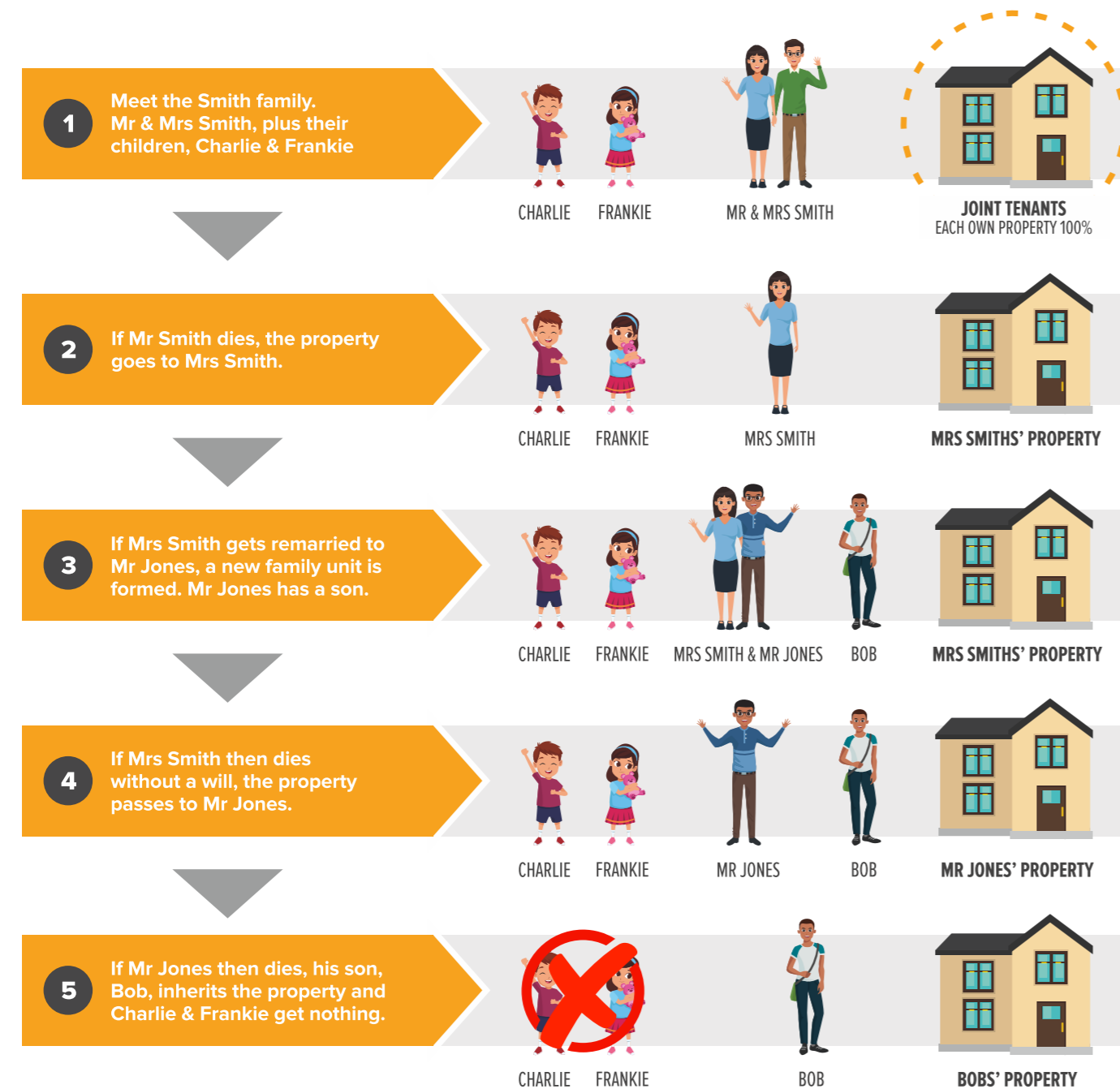
How does the Homecare Plan work?

The standard way to own a property jointly in the UK is commonly known as Joint Tenants. This means that each person owns the property 100%. This may seem to be a sensible approach as, if one person dies, their share is automatically transferred to the surviving owner. However, this can have drawbacks as, ultimately, children can and do regularly miss out on their inheritance.

In addition to this, if you own 100% of a house, then 100% of it is at risk from third-party attack i.e. nursing home care fees.

The following two scenarios both explain the benefits of putting what is known as a Protective Property Trust in place.

SCENARIO 1: MEET THE SMITH FAMILY...



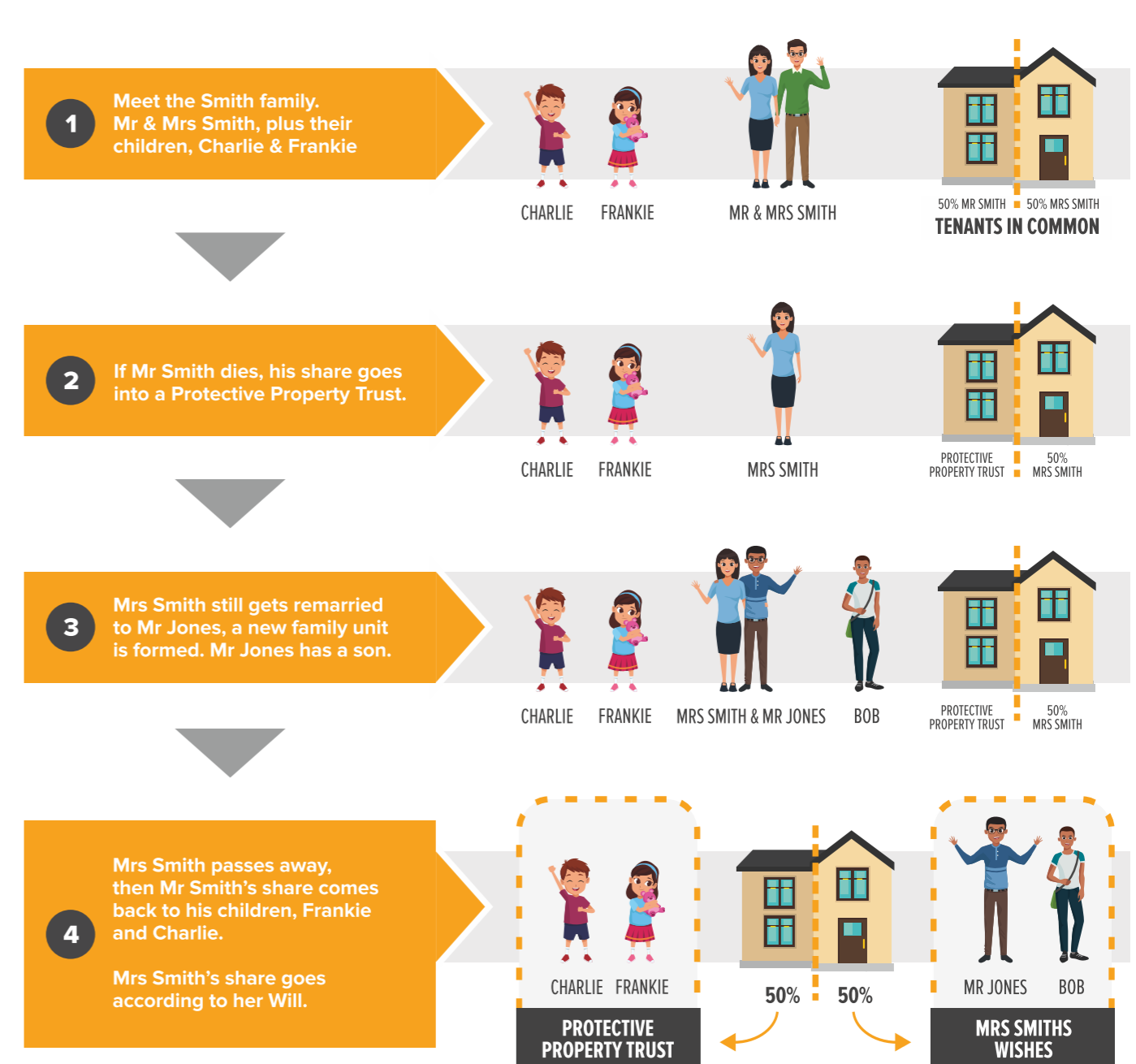
So, Mr Smith's children lose everything. this is, unfortunately, a common occurrence.

Is there a more practical approach to preventing these issues?

Yes, there is, through what is called a Protective Property Trust, which is included in our Homecare and Homecare Plus plans. This also involves changing the way the property is owned, from joint tenants (each own 100% of the property) to tenants in common (each own 50% of the property).

There are many benefits to having a **Homecare Plan** in place but an obvious one is that, if 50% of a property is owned by each co-owner instead of 100%, and one of them dies, it removes the deceased's 50% from third party assessment (such as an assessment for care fee funding) immediately. Once written this plan is also totally flexible to allow the plan owner to move house without having to take out another trust.

SCENARIO 2: THE SMITH FAMILY AND SIMPLER LAW'S HOMECARE PLAN



Mrs Smith still has the flexibility to move etc. but Mr Smith can rest assured that his inheritance will never go to anyone else's children.

Simpler Law. Homecare Plan

The *Homecare Plan* is designed for homeowners and to meet the needs of their family. This estate planning package is ideal for anyone who is looking to make comprehensive plans to protect their estate, with a particular focus on their property, and provide for their family and loved ones.

Homecare Plans include essential, Estate Planning documents

Within the *Homecare Plan* you will receive our most comprehensive Last Will and Testament, including the Protective Property Trust, plus the Property and Affairs Lasting Power of Attorney (LPA).

This LPA is an incredibly valuable and powerful document that can mean that those closest to you can literally save thousands of pounds in regular and ongoing costs should you ever find yourself in the unfortunate position of being incapacitated.

By simply stating your intentions now and nominating people that you trust to manage your affairs, if the document ever needs to be used, it's not only time and money that your loved ones save but also no additional stress and heartache at an already difficult time.

This document can only be produced when you have mental capacity so it's important to get it in place now.

For more information visit our website at WWW.SIMPLERLAW.CO.UK or text **TALK to 66777** or call us on **0333 600 1000** for a free no obligation chat.

Homecare Plan. Family & Estate Will

Without a valid will in place at the time of your death your estate is dealt with by a strict set of government rules called the rules of intestacy. that can often mean that your estate does not go to the people you would want it to.

You select who benefits from your estate

You decide who your beneficiaries are going to be and what they are going to inherit. There may also be certain circumstances where you may wish to exclude a potential beneficiary.

Either way, you document who gets what, in what shares and, in the case of children, when they get it.

Without a Will, your estate is distributed according to the Rules of Intestacy, and you have no control over who inherits.

Your executors

The role of an Executor is essentially to gather your estate together (everything you own at the time of your death), deal with HMRC, pay off any debts and funeral expenses and then distribute the remainder of your estate according to the wishes in your Will.

Guardianship – you get to choose who raises your children

Although it is a horrible thought, if both parents die before children reach adulthood, they will need to be cared for. You can name chosen Guardians in your Will. These are usually people who have similar values and who you would be comfortable at the thought of them looking after your children.

Without this provision your children could become a ward of court and decisions regarding their wellbeing and future would be in their control and out of yours.

You get to choose your trustees

Without a valid Will in place your children automatically inherit once they turn 18 years old. Our experience tells us that many parents think this is too young and that they would prefer their children to be slightly older before they have that responsibility. Their inheritance can be held on trust until they reach what you deem to be a more suitable age, such as 21.

The trustees are usually the same as your chosen executors although you ultimately decide who fulfils this role.

Specific gifts, legacies and charitable donations

You can choose to leave cash gifts to individuals or charities. You may even wish to leave specific items such as family heirlooms. These items may not have any monetary value but great sentimental value.

Funeral wishes and organ donation

If you have certain ideas about your funeral, we can document them in your Last Will and Testament.

Some people have very strong feelings about burial and cremation, and it is important these are known. We can also direct your family and loved ones to any pre-paid funeral plan you may have in place. You can also document your Organ donation preferences.

One thing is certain however, you must tell your loved ones of your wishes as, more often than not, a Will is read after the funeral.



Homecare Plan.

Lasting Power of Attorney (Property & Affairs)

If a person becomes unable to manage his or her affairs due to incapacity whether due to an accident, physical or mental illness, then it is essential that a Lasting Power of Attorney is in place.

Without this document and its authorisation, no one, including your spouse or partner would be allowed to conduct your personal affairs which would include paying your bills, looking after your banking, managing your investments, caring for your property or looking after your business.

This document is required to be registered with The Office of The Public Guardian before it can be used and, depending on your personal and financial position at the time of registration, the OPG may charge a one-off registration fee.

NOTE. If you own property jointly with your spouse/partner, then there should be at least one other Attorney besides your spouse/partner selected so decisions can be made about your property.

By planning ahead and producing a Lasting Power of Attorney you are able to appoint trustworthy persons, giving 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.

If you fail to create a Lasting Power of Attorney whilst you have the mental capacity to do so, then no one will be able to act on your behalf, including your spouse or partner, without applying for a Deputyship Order through the Court of Protection, which can be both 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 you would also have the added strain of dealing with officials for every decision.

A Court appointed Deputy still has restrictions on what they can do without the permission of the Court. The Court charge recurring fees for this continued supervision.

How much might it cost to become a deputy?

An application to become a Deputy for someone who has lost capacity without having an LPA in place carries an initial Court fee of £371. If the Court advise a hearing is required there will be an additional fee of £494. To submit the application a medical assessment must be carried out to confirm the person the application relates to no longer has capacity to make their own decisions. The medical professional is likely to charge a fee for this assessment.

Once an Order is received there is a Deputy assessment fee of £100 and an annual supervision fee of up to £320.

Legal costs for assistance in completing the Court application can be around £2000 and a newly appointed Deputy may also have to take out a security bond. All of these fees and costs, plus the time it takes, can all be avoided by ensuring a valid LPA is in place.

DEPUTY & SUPERVISION FEES	
APPLICATION FEE	£371.00
HEARING FEE	£494.00
ASSESSMENT FEE	£100.00
GENERAL SUPERVISION FEE*	£320.00 p.a.

Source: <https://www.gov.uk/become-deputy/fees> (March 2023)
*This figure can vary



Simpler Law. Homecare Plan Plus

Homecare Plan packages are specifically designed for homeowners and make use of specialist trusts that can protect your property and ensure that only those you wish to inherit your property do so. These packages are bespoke but designed to be suitable for all family situations.

The **Homecare Plan Plus** package starts by combining all the essential elements of the **Homecare Plan**. This means you will have the comprehensive 'Family and Estate Will' along with the Protective Property Trust plus the Lasting Power of Attorney (LPA) document.

This LPA ensures that your loved ones and people that you trust can access your finances and deal with your affairs in line with your wishes should you ever find yourself in a position where you cannot make decisions for yourself. The Will, Protective Property Trust and Property and Affairs LPA deals with many aspects of estate planning.

The **Homecare Plan Plus** also deals with emotional, wellbeing and health issues by also including the Health and Welfare Lasting Power of Attorney.

Lasting Power of Attorney (Health & Welfare)

This incredibly useful and powerful document allows those closest to you to make social and health decisions if you are unable to. This enables your family and those that know you best to determine what is in your best interests and effectively make the choices that they know you would make for yourself if you could.

For more information visit our website at WWW.SIMPLERLAW.CO.UK or text **TALK to 66777** or call us on **0333 600 1000** for a free no obligation chat.



Homecare Plan Plus. Lasting Power of Attorney (Health & Welfare)

This Personal Welfare document deals with matters relating to your social and health care needs. If in the future you lack the ability to look after your own wellbeing, this document will entitle your Health and Welfare Attorney(s) to make choices on the following types of things:

- Deciding where you live
- Day to day decisions about what you will eat or the clothes you wear
- Decisions about medical care and the treatment you will receive

- Deciding when and where you will go on holiday
- Deciding what social activities you might participate in

You have the option of placing restrictions in the above Lasting Power of Attorney, but these documents can only be used in any case, after they have been accepted and registered with the Office of the Public Guardian (OPG).

Dependant on your personal and financial position at the time of registration, the OPG may charge a one-off registration fee.

This document will also ask you to decide whether you would want your chosen Attorneys to be able to make decisions with regard to life sustaining treatment.

This is a very powerful document that will ensure you have a say through someone that you trust, about your day-to-day care and wellbeing.

Without these valuable documents in place, you have no voice. Your loved ones are then exposed to costs and further heartache. All of which can be avoided by having an LPA.



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.



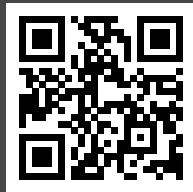
Simpler Law. Contact Details

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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.