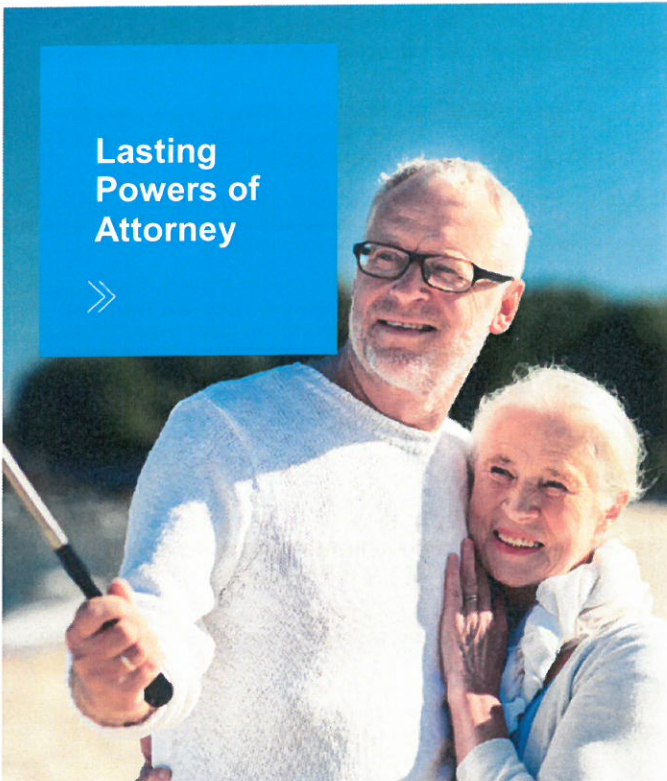


Welcome to our Newsletter This issue looks at Lasting Powers of Attorney, Probate and Estate Administration, Why you need a Will and why you need to know where the deeds to your home are stored.



Lasting Powers of Attorney



Save your family the worry with a Lasting Power of Attorney...

Anyone can be struck by illness or an accident, which leaves them incapacitated, at any time in their life, which is why lasting power of attorney (LPA) isn't just for the elderly. By planning ahead, you can save your loved ones a lot of anguish.

An LPA is a legal document that allows you (the 'donor') to appoint one or more people (known as 'attorneys') to help you make decisions or to make decisions on your behalf. An LPA allows the appointed individual to look after your financial affairs and health and welfare, if you lose the capacity to make those decisions yourself.

Without an LPA, the people who know you best could be faced with long delays, as well as the stress and expense of going through the courts. Crucially, an LPA to look after your finances is separate from an LPA to make medical decisions. Just because you give someone the right to look after your healthcare, doesn't automatically give them access to all of your finances and vice versa. Of course, you can choose to appoint the same person, if that's what you want.

Nobody wants to think about a time when they may not be able to make their own decisions or communicate, but an accident or sudden illness could strike anyone of any age. An LPA ensures that someone you trust will be looking out for you, when you are at your most vulnerable.

It may be tempting to wait until you need it, but you can only set up an LPA when you have full mental capacity. If you are already losing capacity, it's too late. Regardless of your health now, lasting power of attorney protects you for the future and will only be used if you need it.

We can help you plan ahead and take care of your affairs. Contact us to find out more.



Could your loved ones administer your estate?

Probate and Estate Administration

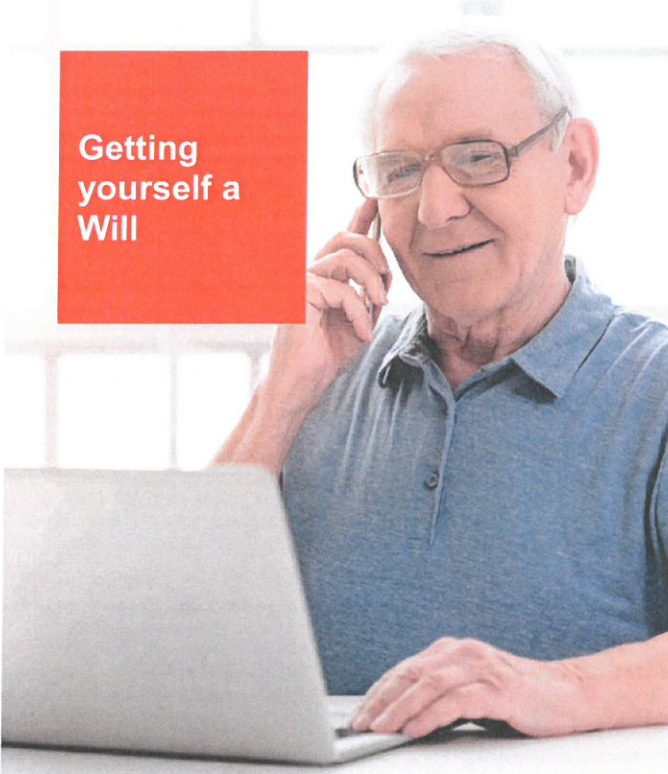
Great news! We are now fully authorized representatives of Kings Court Trust.

We can take care of Probate / Estate administration quickly, completely and for a guaranteed fixed fee which is agreed with you in advance.

This includes

- Completing all Inheritance Tax forms
- Applying for probate
- Income Tax work for the year of death
- Specialist buildings insurance
- Setting up Trusts within a Will
- 24/7 online case tracking
- Postal redirection
- Registering unregistered properties
- Arranging for a pet to be re-homed
- Cancelling or transferring utilities
- Distributing funds to beneficiaries
- Producing estate accounts
- Dedicated case manager
- Regular updates and communications
- Specialist tax and legal advisors

You can rest assured we know what needs to be done. You can check progress online or speak with your personal estate adviser at any time.



Getting yourself a Will

Four reasons why you need a Will...

In 2016, Citizens Advice revealed that the number of enquiries concerning people who had died without making a Will doubled over the past five years*. Nearly two thirds of British adults do not have a Will, which is called intestacy. Dying without one leaves a lot of stress and financial worry for loved ones, which could be avoided.

Here are four reasons why it's better to have a Will:

1. A Will makes things easier for your family and friends to take care of your affairs. Without it, they may have a lengthy, stressful process to sort out your estate.
2. You can decide who you want to leave your assets to, if you write a Will. If someone dies without one, the law decides where your money, property and other assets go, which may not be where you want.
3. Putting a proper Will in place means you can protect your loved ones from inheritance tax. Otherwise, the state could take a large chunk of your wealth and it won't go to the people or organisations you care about.
4. If you aren't married to your partner or you have children and they rely on you financially, then writing a Will will ensure that they receive the inheritance you want them to have. Unmarried partners will not inherit under the rules of intestacy. A Will also allows you to bequeath inheritance to people outside your immediate family.

Making a Will today means you can look after your loved ones after you are gone. It allows you to decide who your money, property and possessions go to. You can also decide on an executor - the person who will be in charge of following the instructions in your Will and taking care of your estate.

Save your loved ones from added stress at an already anxious time and make a Will.



Is your home registered with Land Registry?

Property deeds & unregistered property

Do you know where your property deeds are?

Is the bank storing them? Are they with your mortgage provider? Are they somewhere in your home?

If you do not know the answer, you probably should!

Safety of your deeds is very important. These documents confirm that you are the legal owner of your property.

Deeds are easily misplaced, even by banks.

If your property is unregistered at the land Registry we advise checking where your Deeds are stored and better still why not register your property now - in your lifetime. This will avoid extra delay and costs for compulsory registration after death.

Worse case scenarios for unregistered property can be frightful, and drafting replacement deeds, obtaining insurance and claiming adverse possession is very rarely straightforward!

We are here to help, just give us a call

Contact us if you have any questions about your Will or estate planning – We're always happy to provide advice and guidance to suit you. Call us on 01823 336265 or email info@willmanagement.co.uk