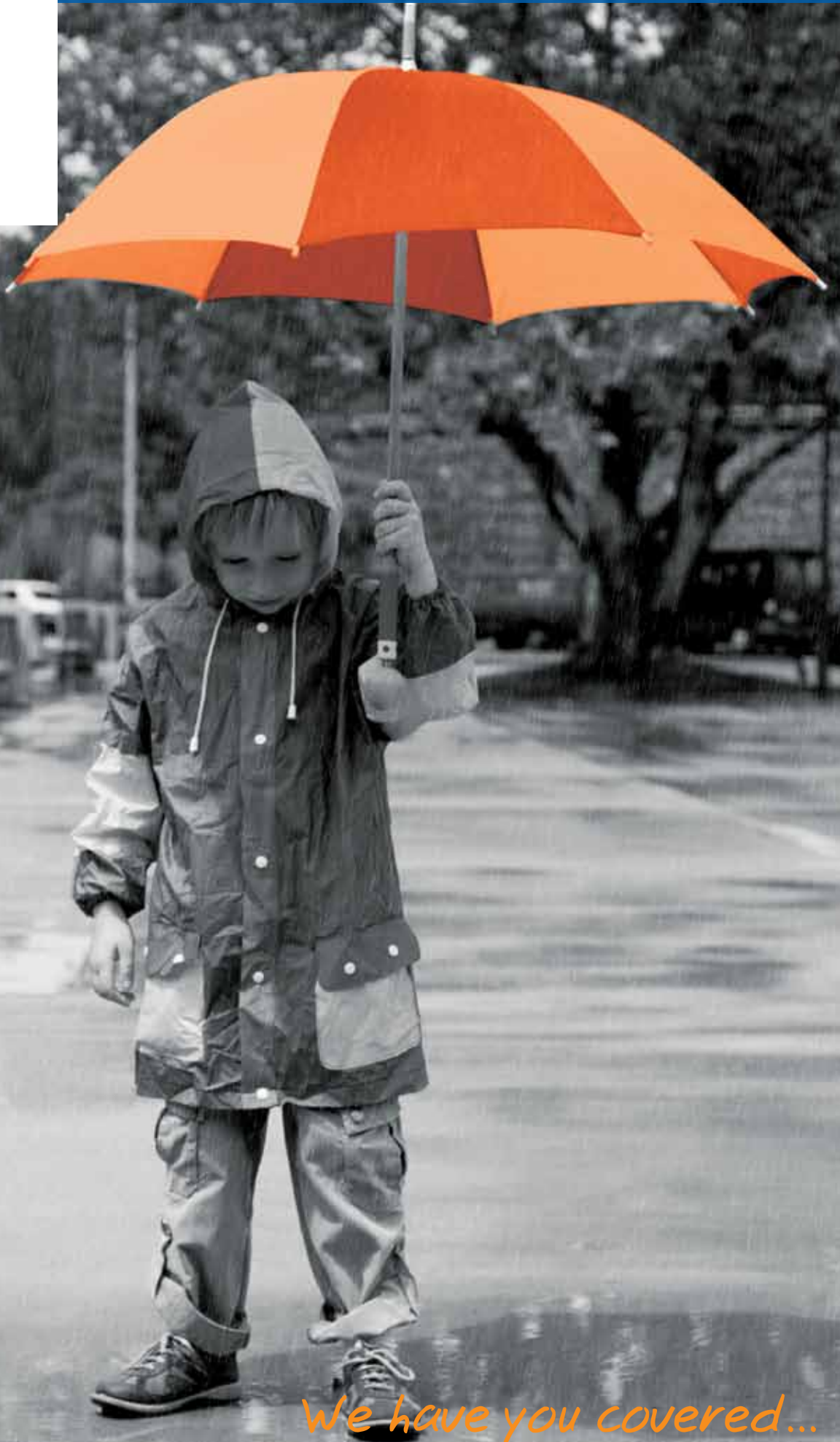


HELPING...

...YOU, YOUR BENEFICIARIES AND YOUR ESTATE!



PREMIER
WILLS &
PROBATE



We have you covered...

Helping...

...you, your beneficiaries and your estate!

Lasting Power of Attorney Property and Affairs

There is always the fear that one day we may not be able to look after ourselves and our affairs. Putting a lasting power of attorney in place enables you, the donor, to appoint a trusted person, your attorney, to take care of you with only your best interests in mind. This document can be put in place whilst you are fit and well, ready in case your life takes a turn for the worst.

Property Protection Trusts

We all work hard to maintain a roof over our head, with the knowledge that one day our children will benefit by way of inheritance. However, should you own your own home and unfortunately have to take residence in a care home then your property ownership is at risk. The local government can force you to sell the property to pay your care home fees. With a property protection trust in place you can negate this and keep your well-earned investment.

Property Ownership

Most couples who jointly own their home believe they own the property on a 50/50 basis and they normally want to leave their half to their partner in their Will. In fact, it is most likely that the property will be owned as 'Joint Tenants', which effectively means each partner owns 100%. This means that if one partner dies the survivor automatically becomes the sole owner, so in this way you have no choice to whom you leave your share of your property in your Will as your partner will automatically inherit the property.

It is possible, however, to own a specified percentage of the property and this is ownership as 'Tenants in Common'. This is typically on a 50/50 basis but does not have to be this way. Each 'Tenant in Common' is entitled to leave their share of the property to whomever they wish in their Will.

Guardianship Trusts

Who will look after your children in the event of your death whilst they are of a young age? Remember everybody will think that they are the best-placed people to undertake this responsible role. With a guardianship trust you can make this decision and ensure that whilst your children are obviously distressed at this time at least the cogs are in place to take additional stresses out of their young lives.

Lasting Power of Attorney, Personal Welfare

A Personal Welfare LPA is a legal document that allows a person (known as a Donor) to choose someone they trust (known as an Attorney) to make decisions on their behalf about their personal welfare; this does not include decisions about money or property. It can only be used when the Donor lacks the capacity to make these decisions for themselves.

Executor Service

Executors have a key role to play in the event of your death. From settling debts, paying bills and arranging funerals to ensuring your wishes are carried out according to your will, all at a time of upset and stress. We at Premier Wills and Probate offer an executor service at a fraction of the cost of a solicitor. Ask your consultant about this service.

Document Storage

A Will is only of use if your executor can locate it. So what would happen if you were to die in a house fire? You would likely be intestate and your estate would no longer be distributed how you would want it. This is just one reason to consider storing your Will in a secure fireproof vault. We will not just store the Will for you, but whilst it is in our care we will make any amendments free of charge.

These are just some of the products and services we provide. Please contact us if the service you are interested in does not appear above.

Frequently asked questions



Who can have a Will?

Providing they are over the age of 18 and have full mental capacity then anyone can and should have a Will.

Why should I have a Will?

A Will permits you to do many things that would not be possible if you were to die intestate (without a Will). This includes specifying the person(s) who will administer your estate, giving direction to your executors as to what is to happen to specific assets, achieving desired tax and estate planning objectives, protecting your assets from being used to pay for Long Term Care fees and indicating who should be the custodians of your young children.

What is a Mirror Will?

A mirror Will is a document put in place by a couple either by marriage or partners who wish to reflect each others wishes.

Doesn't my family get everything anyway?

This is often the misconception. Anyone dying without a Will has their estate distributed according to set legal parameters. This could mean people you did not want to inherit gaining from your estate.

How long does it take to put a Will in place?

The first consultation should take no more than one hour. From there the professional Will writer will produce documents ready for the attestation (signing and witnessing). From first appointment to having a fully signed legal document should take no more than fourteen days.

Do we have to use a solicitor?

Absolutely not. However it is vitally important that the company is competent and qualified to produce this very important document. Premier Wills and Probate specialise in just Wills and we are members of The Society of Will Writers. A solicitor will offer Wills as part of a range of services they provide.

Where do I keep my Will?

Keeping your Will at home is not a good idea. For instance, if your home is burgled, your Will may be stolen and the thief will have an insight into your precious belongings. An inquisitive family member may be tempted to open it revealing details you did not wish them to see, or perhaps you may be unfortunate enough to have a fire at home. We offer a Will safe storage facility on our premises which is a fire proof high security walk in safe.

What other services do you offer?

We also provide protection planning ensuring your life insurances go to who you them to.

We can also advise on 'Business Wills', Probate work and executor services.

Who are Premier Wills & Probate?

Premier Wills & Probate Ltd is an appointed representative of Premier Financial Group Ltd, which is authorised and regulated by the Financial Services Authority.

Premier Wills & Probate Ltd are members of the Society of Will Writers.

I have a question which is not covered in the FAQs above

Contact us on 01603 750008 or email your question to ask@premierwills.net



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Lots of our clients own their own business and your business requires the same care and attention. Whether it be business insurances, commercial lending or general advice, we are here to help.

E: ask@premierbiz.co.uk
T: 01603 750 025

www.premierbiz.co.uk

Premier Business Protection Ltd is an appointed representative of Premier Financial Group Ltd, which is authorised and regulated by the Financial Services Authority.

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