

focus on...

GROWING OLDER

Do you realise just how much help you may get from solicitors who specialise in looking after the private client?

PENSIONS

Are you certain that you will be able to afford to retire? What arrangements will be best for you? Are you using all your income tax reliefs? Have you done so for the last six years? If in pensionable employment are you making additional voluntary contributions? Those who make the effort to plan for the future will be far better off in retirement.

HEALTH INSURANCE

If you suffer serious illness or accident would you and your family be reduced to mere survival? Who would pay the mortgage? Could you afford a nursing home? Nowadays the National Health Service is only interested in getting you well enough to leave hospital. State benefits don't go very far.

LIFE ASSURANCE

If you die would your dependants really be able to cope? The mortgage may be covered but is that enough? Have your policies, including any pension policy, been put into trust so as to ensure that 40% is not swallowed up in tax? We have made arrangements with reputable brokers to obtain the best quotes for our clients.

INVESTMENTS

Do you have too much money in the building society where it is eaten away by inflation? Are you properly invested so as to get long-term increases in both your income and capital? We have made arrangements with first-class stockbrokers and independent financial advisers to ensure that our clients are properly advised. We are regulated by the Law Society in the conduct of investment business and are members of Solicitors Financial Services.

TAX PLANNING

Do you realise that Solicitors can advise on Income Tax, Capital Gains Tax and Inheritance Tax? Do you need help completing your tax return? Are you aware that many investments can save you tax? Do you know that arrangements between

husband and wife can give rise to several ways of saving tax? Have you had a recent inheritance that might be restructured so as to save tax? Our expert advice could save £102,000 or more.

ASSET PROTECTION

If you had to go into a residential home how would it be paid for? How much would the local authority help? Will you have to use up all your investments and even sell your home? Are you at risk of being sued for a large sum or even of being made bankrupt? Is it sensible to transfer your home to your children? Our timely advice may be invaluable.

CONVEYANCING

Are you at an age when you wish to move to a bigger house? What type of mortgage is best for you? Do you need help in finding that mortgage? Are you somewhat older and wish to move to a smaller property or to sheltered accommodation? Have you considered using your property to raise capital or to provide an income in your old age? How can you organise the property so as to save tax? There is much more to conveyancing than just the transfer of property.

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POWERS OF ATTORNEY

How will you cope if you have an accident or a stroke? Who will look after your affairs? Do you realise just how much it costs to involve the Court of Protection if you have not appointed an Attorney? Have you considered appointing a solicitor? An Enduring Power of Attorney is like a valuable insurance policy.

LIVING WILLS

Do you really want doctors to strive to keep you alive when all quality of life has gone? Have you thought of signing an advance directive (often called a Living Will) asking that you simply be kept comfortable once the inevitable time has come?

WILLS

Are you worth more or less than £125,000: or £200,000? In any event, do you know who the intestacy rules say shall inherit your estate? Do you wish to ensure that you know who will benefit? Have you got youngsters who need protection? Are you aware that a well drawn Will may save £102,000 tax? Who do you wish to look after your estate? If you already have a Will, when did you last check it? Our considerable

expertise is at your disposal: Do not keep putting it off.

EXECUTORSHIP

Who will administer your estate following your death? Would the family really want to cope with the work and complications that arise? Would the family want to be responsible for the taxes and know what can be done to minimise the liabilities? Have you thought of appointing a professional executor, perhaps to act with a member of the family? We are professional executors with considerable experience and expertise.

TRUSTEESHIPS

Who will look after funds held in trusts, perhaps created for the younger generation or in order to save tax? Will the family act in accordance with your wishes? Will they understand the tax implications and how to cope with them? Will they want to be responsible for investments? Will they keep proper accounts? As professional trustees, perhaps acting with members of the family, we can solve the problem and shoulder the responsibility.

NOW CAN WE HELP YOU?

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