

Have YOU Made A Will?

More than 60% of adults in the UK
still do not have a Will.
Are you one of them?



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Will Drafting Services

If you haven't already made a Will then you should read this. Because without a Will you will die intestate which means...

- **THE GOVERNMENT** – decides who gets your money and your property
- **MARRIED COUPLES AND CIVIL PARTNERS** – the law sets financial limits as to how much your spouse or civil partner can receive. As such, even though you may want 'everything' to pass to your spouse/civil partner, there is no provision to guarantee this will happen
- **COUPLES LIVING TOGETHER** – the law currently makes no provision for unmarried partners to inherit anything from each other and so the surviving partner could receive nothing at all
- **PARENTS** – without a Will the authorities will be involved in deciding who will care for and raise your children
- **SEPARATED COUPLES** – your spouse may still inherit part of your property and may have continuing rights to the rest
- **INHERITANCE TAX** – the rules of intestacy make no provision for mitigating Inheritance Tax
- **ADDITIONAL EXPENSE** – without a Will, it usually means it takes longer to administer the estate and could make the process more complicated.

Is this really what you want to happen?

However, whilst a standard Will lets your family know your final wishes it will by no means fully protect your estate.



- **WITHOUT** a "Property Trust" and if you leave your share of the property directly to your spouse or partner then there is no guarantee that the ultimate beneficiaries of the property will be the same people you would have chosen. You may also leave your share of the property exposed to third party claims after your death, such as paying for your partner or spouse's nursing home care fees.
- **WITHOUT** a "Children's Trust", you will not guarantee your children's inheritance particularly if your spouse or partner were to remarry or cohabit following your death if you were to leave it directly to your spouse or partner.
- **WITHOUT** an "Inheritance Tax Trust" you could be paying the taxman far more than you have to.
- **WITHOUT** a "Right to Occupy Trust", your children, their grandchildren or aged parents may not have the right to occupy your home
- **WITHOUT** a "Lasting Power of Attorney", who will manage your affairs, pay your bills, do the banking and so on if you were to lose mental capacity? The only way you can choose who can legally act on your behalf is to appoint someone you trust in a Lasting Power of Attorney
- **WITHOUT** a "Living Will" or "Advance Decision", if you suffer a serious illness or accident and you are unable to speak for yourself who is going to make known your wishes?

Remember this document will be used one day

Through our Aftercare service, you only need to go through the full process of making a Will once. Taking advantage of our Secure Storage and Aftercare facility gives you the peace of mind that your documents are safe and should you wish to update them at any time, due to ever changing family circumstances, we will do this for you without further charge.

(For more information on Lasting Powers of Attorney and Living Wills - see the back page)

Lasting Power of Attorney

Property & Financial Affairs

These documents are at least as important as having a professionally written Will. Whilst we look to get our affairs in order when we die we seldom consider the consequences of what might happen should we become unable to look after ourselves, whether this is through dementia, or loss of mental faculties through an accident or illness. Who would look after your affairs – or put it another way, who has legal authority to access your finances or deal with your property when you are the only person authorised to? Without this cover, your loved ones do not have any authority to handle your affairs and have to apply to the Court of Protection to gain legal permission.

All this takes a significant amount of time and money. Lasting Powers of Attorney documents should be viewed as an insurance policy you can take out should you suffer a problem some time in the future, leaving you unable to look after yourself. These documents allow you to appoint people you trust, such as members of your family or friends, who can step in and make decisions on your behalf.

Health and 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 after they have been accepted and registered with the Public Guardianship Office.

All our Advisers can visit you in the comfort of your own home at a time that suits you please contact us on the details below don't put it off as you know it makes sense.

Contact Me Today

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