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About us



- Well-established
- Professional Services
- Expert Legal Team
- £5m PI cover
- Ultimate Asset Protection Trusts
- Low Cost Probate
- Services for Older People
- H M Land Registry



- Providing a bespoke range of legal services to local people since 1990
- Everything explained in clear English
- Specialists in Wills, Trusts and Estate Planning
- Over 23 thousand clients throughout the UK
- £5 million Professional Indemnity Insurance
- In-House Lawyer and professional team of Paralegals
- Corporate Membership of Professional Association of Legal Services
- Unique range of fixed price Lifetime Services
- Low cost Probate
- Ultimate Asset Protection Trusts
- Corporate Membership of The Institute of Paralegals
- Unique options to help spread the cost of Lifetime Services
- H M Land Registry applications and registrations
- Services to Protect Older People
- Free home visits

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Making an up-to-date Will

Things you need to consider or ask our advice about

It is vital that you have an up-to-date Will that adequately reflects your wishes. Dying without a Will (intestate) means that your estate will be dealt with and distributed as the law dictates. It will not necessarily go to those whom you would wish to benefit.

Some Wills are straight forward with the deceased's estate passing to a surviving spouse or partner then on to any children.

Other Wills are more complex where there are previous relationships and children from those relationships. It is important to ensure that your Will is drafted properly to reflect your wishes and ensure that everyone important to you is included.

It is important to consider who you should appoint as your Executor(s) and your Trustees. You should also consider who to appoint as Guardian(s) to care for any of your children should you die before they reach 18 years of age.

There are numerous other considerations which we can discuss and advise on to cover all eventualities. These include secure storage and updating of your Will, our unique Lifetime Ultimate Service package and our unbeatable Executor Support Service.

We can advise you on the various options available to you.

The importance of having Trusts within your Will

Trusts are a necessary consideration to protect your home, property and those you love. There are several types of Trust including:

- **Property Trust** - to provide a home for someone after your death and to ensure specific beneficiaries will inherit. There is the possible added benefit of protecting part of the home from being sold to pay for care fees.
- **Discretionary Trust** - to limit or manage the inheritance of wayward children or to provide a regular income for someone.
- **Annuity Trust** - to ensure that maintenance payments continue after your death.
- **Disabled/Vulnerable Beneficiary Trust** - to protect and manage the inheritance of a vulnerable or disabled child or relative.

Common Terms

- **Executors** - The people or Professional appointed by you to administer your estate when you die.
- **Trustees** - The people or Professional appointed by you to set up and manage any Trusts within your Will or any funds for minor children.
- **Guardians** - The people appointed by you to look after your minor children or a disabled dependant.
- **Legacies** - Gifts of money.
- **Bequests** - Usually gifts of personal property and possessions.
- **Special Arrangements** - Such as Funeral Wishes or anything that is important to you.
- **Trusts** - Protect your home and possessions. Ensure someone is looked after. Protect someone's inheritance. Bespoke Trusts can be drafted to meet most requirements.
- **Beneficiaries** - Those whom you wish to benefit from your estate.

Our Ultimate Asset Protection Trusts (UAPT's) are a specially developed form of Lifetime Discretionary Trust.

We regularly draft Discretionary Trusts into Wills in order to manage and protect the inheritance of disabled, vulnerable or wayward beneficiaries. This type of Will Trust will be created upon the death of the person who made the Will providing the funds or assets are still available.

Unlike Will Trusts, UAPT's are created independently of your Will to protect your assets during your lifetime from the financial destruction of numerous potential situations such as:

- Relationship breakdown
- Bankruptcy
- Probate - Trust assets generally do not require the lengthy costly process of Probate
- Unlike a Will, no Inheritance Act claims can be made against UAPT's
- The possibility of your natural bloodline being disadvantaged
- There is the additional benefit that your assets could be protected from care fees

You will need to appoint Trustees to manage your Trust, you may also wish to be a Trustee.

This type of Trust can be extremely valuable in protecting your assets, however it must be set up for the right reasons. It is against the law to just use this Trust as a means of avoiding care fees or from paying your debts.

Ask us for more information about UAPT's and how they could help you and your family.

You never know what is around the corner so it is important to get your affairs in order. Making preparations whilst you are still in good health is vital when planning for the future.



Your Attorney

You can appoint someone to manage your affairs should you become incapable in the future. This must be someone you trust, it could be your spouse or partner, your children, a close friend or relative or a Professional. Preparing a Lasting Power of Attorney is the only way to fully protect yourself should you be unable to manage your affairs in the future.

NOTE: If you have not appointed an Attorney, the Courts may appoint someone such as a Solicitor to act for you if you cannot manage your own affairs. This is likely to be at substantial ongoing cost so you should act now to protect yourself.

Lasting Powers of Attorney

There are three types of Lasting Power of Attorney (LPA).

The Property and Financial Affairs LPA gives your Attorney the authority to make best interest decisions for you regarding your finances or property including selling your home if that is appropriate.

The Health and Welfare LPA gives your Attorney the authority to make best interest decisions for you regarding your health or welfare. This includes your care home placement if necessary.



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The Business Affairs LPA gives your Attorney the authority to make best interest decisions for you regarding your Business interests including managing or selling your Business if that is appropriate.

It is important to note that your Attorneys have to act appropriately, in your best interest and not do anything that could adversely affect you.

If you lose mental capacity without an LPA, an application to the Court of Protection will have to be made for you in order for someone to be appointed as your Deputy.

Ordinary Power of Attorney

An interim way to appoint someone to manage your property and affairs whilst you still have mental capacity. It has no effect if you should lose mental capacity and cannot be used for health and welfare decisions.

Advance Directive

This is a useful document if you feel strongly about how you would wish to be treated medically towards the end of your life. You make decisions in advance for issues such as resuscitation and the use of life support machines.

Your Affairs Managed

➤ **Attorneys**

The people or Professionals you appoint to act on your behalf to manage your affairs if you become incapable of doing so yourself.

➤ **Office of The Public Guardian**

Where your Lasting Powers of Attorney will be registered.

➤ **Deputyship**

Someone appointed by the Courts to manage your affairs if you do not have an Attorney in place.

➤ **Advance Directive**

A decision/direction you can make now to refuse a specific type of treatment at some time in the future if you are unable to make or communicate those decisions yourself.

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Winding Up Your Estate

Things you need to consider

After your death your estate will need to be dealt with, this includes preparing accounts and submissions to the Probate office if applicable. Your Executor would be responsible for dealing with this, such responsibility is his or hers for life.

Any errors or omissions made, even by mistake are the responsibility of the Executor who must make good any losses and could be sued by a disappointed beneficiary. Regrettably this is happening all too frequently in this day and age.

If you die without a Will, someone will need to be appointed as your Administrator to wind up your estate.

Some people believe that their sons or daughters are capable of administering their estate after their death.

The reality is that with all the grief and upset of a family bereavement, the children often cannot cope and hand the work to a Solicitor, who in our experience will then carry out the work but at great cost to the estate.

At Legal & Contract Services Ltd our standard charges are significantly less and we will usually quote you an all-inclusive figure for the legal services so you know what the service costs. Also, we will usually beat any similar quote in the extremely unlikely event that another firm is offering a cheaper service with like for like benefits.

- **Executors** - LCS do not insist on being your Executor, although we will if you wish. When winding up your estate we work with sensitivity, liaising with your family or other chosen Executors.
- **Probate** - This is usually necessary where the estate includes property, shares and insurances. If we are appointed we will prepare all the submissions to the Probate office and our associate Solicitors will then extract the Grant of Probate and complete any reserved legal work.
- **Winding Up The Estate** - With or without the need for a Grant of Probate, if we are appointed we will visit the deceased's home and collect all paperwork and information necessary to enable us to proceed with administering the estate.
- **Deed Of Variation** - If necessary we also offer an additional service where it is deemed necessary to change the deceased's Will to make the distribution more efficient. This has to be done with the consent of all beneficiaries. We can advise accordingly.

Estate Administration

➤ **Beneficiaries**

The people who will receive a gift as stated in your Will.

➤ **Deed of Variation**

As long as all beneficiaries agree there is a possibility that within 2 years of a death the Will content may be varied to make it more tax efficient or fairer.

➤ **Probate**

Validation of the Will by the Courts.

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Note:

Any inheritance tax due must be paid before probate is granted.





- Document Drafting
- Employment Contracts
- Sub-Contractor Agreements
- Lasting Powers of Attorney (Business)
- Membership Agreements
- Employer Staff Handbook
- Risk Assessments
- PAT Testing

- Small Claims Advice
- Faulty Goods Claims
- Holiday Problem Advice
- Document Drafting
- Employment Contracts
- Bespoke Agreements
- Membership Agreements
- Name Changes
- Tenancy Agreements

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A Dignity Funeral Plan enables:

- Your choices absolutely
- Burial or Cremation
- Special Readings
- Specific Music
- Particular Hymns
- Bespoke Order of Service



When you die someone will need to make the arrangements for your funeral. Things you really need to consider are:

- Who will arrange your funeral in the way that you would want.
- Where the money will come from to pay for your funeral as your estate is unlikely to have been wound up and money made available when your funeral takes place.
- Your funeral directions in your Will are just wishes. Most Executors will try to ensure that a deceased person's wishes are carried out, although your Executors are not legally obliged to do so.
- The only way to ensure peace of mind and for you to have your funeral as you would wish is to take out a fixed cost Guaranteed Funeral Plan (over 50s only) from the UK 's leading funeral provider. Ask us for full details.

Our Terms and Conditions

We aim to be fair and reasonable in everything we do and client satisfaction is our highest priority.

Prices - Most of our services are quoted as inclusive prices for legal fees. Where a service is requested but for some reason it is not possible to quote an inclusive price then this will be stated in writing.

Contracts & Agreements - All of our Agreements are in clear English and without small print on the reverse. Every Agreement states our cancellation policy at the foot of the document.

Cancellation Policy - We offer a 14 day cool-off period during which, as stated on each Agreement a client may cancel in writing and receive a full refund. After the cancellation period and if an Agreement remains in force then it becomes legally binding.

Terms of Business - These are contained in a separate document which is available on request and downloadable from our website.

Complaints or Disputes - Any complaint is investigated thoroughly and we try to resolve the problem fairly. If the problem is not easily resolved then it is escalated to the Managing Director or Operations Director who will review the complaint and provide an appropriate response.

Delivery of Services - We aim to deliver all services within one calendar month unless otherwise stated and subject to the receipt of all applicable documentation including Land Registry and other associated forms where applicable. However subject to certain conditions and additional cost we are sometimes able to provide a same day service where we take the instructions and draft the documents and deliver them back to the client on the same day or the day after.

For more information
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www.lcslegal.co.uk

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