LEGACY
SOLUTIONS
Your Legacy Solutions

THE COMPLETE GUIDE

Protecting everything you've worked for.

Estate planning made clear — a single guide to the four ways we help you safeguard your family's future.

Wills | Powers of Attorney | Trusts | Legacy Connect

020 8050 4201 | contact@yourlegacysolutions.co.uk | yourlegacysolutions.co.uk



YOUR COMPLETE GUIDE

Why plan your legacy?

Families today hold more wealth — and face more threats to passing it on — than ever before. A basic Will alone is no longer enough. This guide brings together the four ways we help.

WHY ACT NOW

These protections can only be put in place while you have the time and mental capacity to do so — and a joined-up plan leaves no gaps for tax, delay or disputes to slip through.

01 · WILLS

Stay in control

Decide exactly who inherits, who acts for you, and who cares for your children.

02 · POWERS OF ATTORNEY

Plan for the unexpected

Appoint people you trust to make decisions if you ever can't.

03 · TRUSTS

Protect what you pass on

Shield your home and savings from the 'what-ifs' that divert inheritance.

04 · LEGACY CONNECT

Keep it current & safe

Ongoing care, secure storage and reviews that keep your plan up to date.

WHAT'S AT STAKE WITHOUT A PLAN

Inheritance Tax

Charged at 40% on estates above the allowances.

Probate

Averages ~£9,000, with 12–18 months of delay.

Sideways disinheritance

Your home can pass down the wrong bloodline.

Care fees

Can quietly erode what you leave behind.

01 · WILLS

A Will puts you in control

Around 60% of us don't have a Will. Without one, the state decides who inherits — not you. Review yours every 3–5 years or after any major life change.

> *"Nothing but totally professional, friendly and efficient. I cannot fault them at all."*
>
> — SUSAN B.

Without a Will

- The state dictates how your estate is divided
- Your partner may receive nothing
- Children could end up taken into care
- Probate becomes slower and more costly

With a properly written Will

- Protect your home from sideways disinheritance
- Choose your executors, trustees and guardians
- Mitigate care costs and Inheritance Tax
- Make specific gifts to people and charities

EVERY WILL WE WRITE INCLUDES AS STANDARD

Choice of executors · Guardians for children · Specific gifts & legacies · Funeral wishes · A personal letter of wishes · Digital & online assets

COMMON MYTHS, BUSTED

"My partner automatically inherits everything."

- Under intestacy, an unmarried partner has no legal right to anything.

"I made a Will before I married, so I'm covered."

- Marriage automatically revokes your existing Will.

"I've made a Will, so I'm sorted for life."

- Review your Will every 3–5 years to keep it fit for purpose.

02 · POWERS OF ATTORNEY

Decisions in the right hands

An LPA lets people you trust act for you if illness or injury leaves you unable to. You can only make one while you still have mental capacity — once it's lost, it's too late.

> *"Down to earth, excellent communication and stress free. A big weight off my shoulders."*
>
> — MCADAMS

Property & Financial Affairs

Paying bills, managing savings and investments, and selling property.

Health & Welfare

Your care, medical treatment, and where and how you live.

	WITH AN LPA	DEPUTYSHIP
Who chooses	**You do**	The court
Cost to set up	**£92**	£365+ & ongoing fees
Time until effective	**Immediate**	Up to 9 months
Ongoing court supervision	**None**	Required

COMMON MYTHS, BUSTED

"My spouse can manage my affairs automatically."

- ☑ Without an LPA they face a Court of Protection deputyship — up to 9–12 months with accounts frozen.

"LPAs are only for the elderly."

- ☑ Capacity can be lost at any age through accident, stroke or illness.

"I'll set one up if I ever need it."

- ☑ You need mental capacity to make one — once it's lost, it's too late.

03 · TRUSTS

Protect what you pass on

A Trust lets trustees you choose hold assets for your loved ones — used for over 800 years, now available to anyone. A Lifetime Trust can last up to 125 years.

> *"Timely, customer focused, friendly but professional. I'll continue recommending them."*
>
> — P.B.

From a **Property Protection Trust** written into your Will, to a full **Family Lifetime Trust** set up now, there's a structure to suit what you're protecting — and who you're protecting it for.

A LIFETIME TRUST PROTECTS AGAINST

- ☑ The cost and 12–18 month delays of probate
- ☑ A beneficiary's divorce, remarriage or early death
- ☑ Loss of means-tested benefits and care fees
- ☑ Sideways disinheritance of your home
- ☑ Financial hardship or insolvency
- ☑ Inheritance Tax in your beneficiaries' estates

~£9,000 Average cost of probate a Trust can help your family avoid — alongside the months of delay and stress.

COMMON MYTHS, BUSTED

"Trusts are only for the wealthy."

☑ Used for over 800 years, they're now open to anyone protecting assets for loved ones.

"Trusts are complicated."

☑ A Trust has just three parts — assets, trustees and beneficiaries, all chosen by you.

"A basic Will is protection enough."

☑ With more wealth and blended families, it no longer guards against modern threats.

04 · LEGACY CONNECT

Ongoing care for your legacy

A customer-care membership that keeps your plan current and your documents safe — with support waiting for your family when they need it most.

Save £1,500+

over the plan's lifetime versus paying for each service separately.

WHAT'S INCLUDED

- **Secure document storage**
  Fire- & flood-proof offsite, retrieved on request.
- **Online portal access**
  View and share your documents anytime.
- **Free document reviews**
  By phone or home visit, every few years.
- **Free basic Will updates**
  Keep your wishes current as life changes.
- **Free probate meeting**
  A one-hour consultation worth £200.
- **10% probate discount**
  Saving up to £900 on professional probate.
- **Regular updates**
  News on legislation that affects your plan.
- **Upgrade price promise**
  Fees paid count towards a Lifetime Trust.

WORKING WITH US

Our step-by-step approach

Two short meetings are all it takes to decide everything. From there, our team handles the drafting, signing, registration and storage — keeping you updated at every stage.

No jargon

Fixed fees agreed up front, home visits available, and your Estate Planning Consultant on hand throughout.

THE JOURNEY, STAGE BY STAGE

1. **Initial consultation** — 1 hour
   We talk through your family, your assets and your goals, and explore the options open to you.
2. **Next consultation** — 1 hour
   We present our recommendations, take your instructions, and confirm the final fixed price.
3. **Processing & drafting** — up to 5 weeks
   Invoice and portal terms are signed, ID checks completed, and your documents are drafted.
4. **Draft review**
   You review your drafts on the client portal and approve them, or request changes with comments.
5. **Attestation**
   You sign the physical documents with an independent witness — in person or virtually — making them legally valid.
6. **Registration** — up to 30 weeks
   We register LPAs with the Office of the Public Guardian (up to 20 weeks) and complete Trusts at HM Land Registry (approx. 10 weeks).
7. **Storage & portal access**
   Originals go to secure vault storage; scans and your login details are added to your Legacy Connect portal.
8. **Reviews & ongoing support**
   Regular reviews keep your plan current, with financial reviews and probate assistance whenever your family needs them.

LEGACY SOLUTIONS
Your Legacy Solutions

TAKE THE NEXT STEP

A no-obligation first meeting, on your terms.

Face to face, virtual, or by telephone — whichever suits you best. Let's talk about protecting what matters most.

020 8050 4201 · contact@yourlegacysolutions.co.uk · yourlegacysolutions.co.uk

---

Institute of Professional Willwriters · Member | TSI Approved Code | Trustpilot ★★★★★ 5-star reviews