



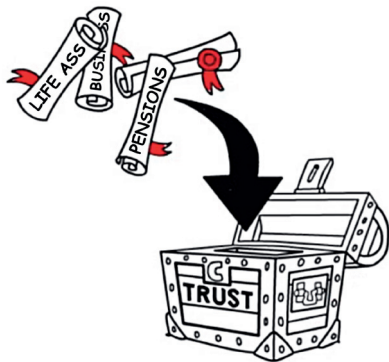
WRITE or UPDATE YOUR WILL and SET UP TRUSTS to receive your property and savings when you die.

This provides the crucial foundation that allows your assets to be protected for your beneficiaries.



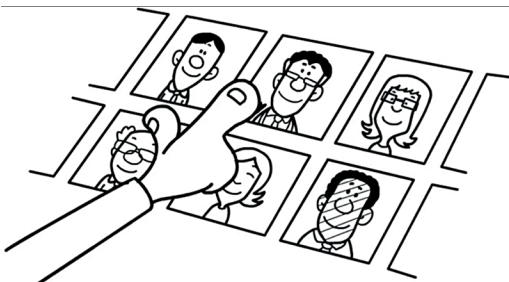
SEVER the TENANCY of your HOME (and any other properties).

You need to ensure that your home is owned in the most effective way, to be able to protect all of some of its value for your beneficiaries after you die.



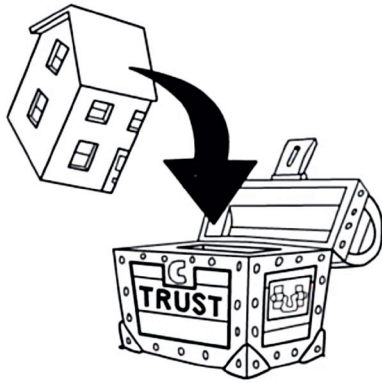
SET UP TRUSTS for your LIFE ASSURANCE and PENSION DEATH BENEFITS.

This ensures that the lump sum death values will never enter your estate, protecting them for your beneficiaries after your death.



REGISTER LASTING POWERS of ATTORNEY.

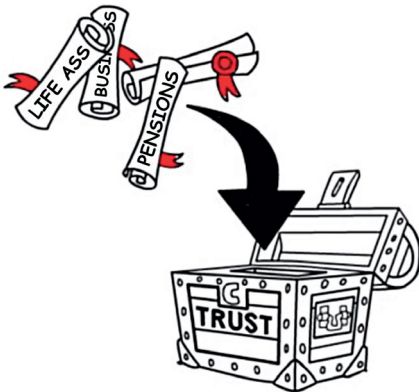
This allows you to appoint people who you know and trust, to look after your welfare and financial affairs if you are no longer able to.



When the first of you dies, their share of your home will be protected for the survivor and your beneficiaries, within your Family Trust.



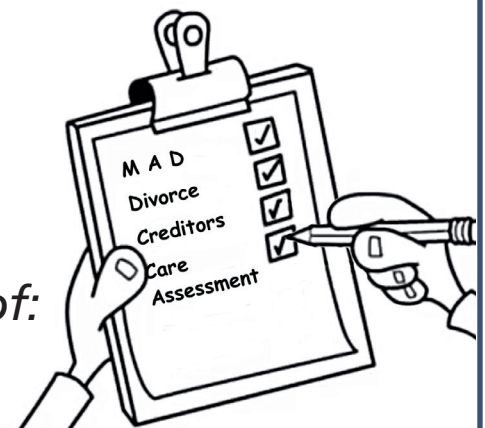
The survivor of you will still own their share of your home and control the Trust that protects the deceased's share. They can move house or rent as they wish.



All lump sum life cover and pension death benefits will be paid to your Trusts, outside of your estate, with funds available to your beneficiaries but protected from all others.

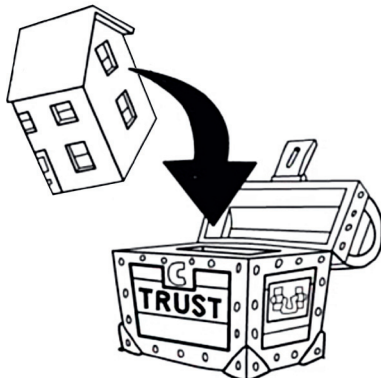


Your beneficiaries have full use of the Trust Funds, with them being protected in the event of:





and, if you lose capacity at any point before you die, people you know & trust will be able to make crucial decisions on your behalf as your Attorneys.



When the second of you dies, their share of the home will also now be protected for your beneficiaries, within your Family Trust.



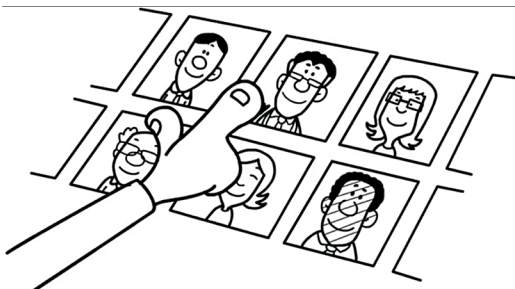
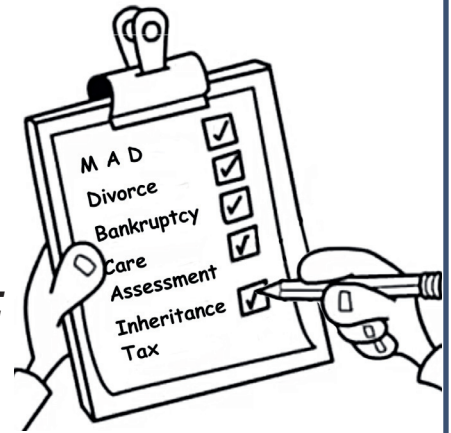
Your beneficiaries will be able to live in, sell or rent your home, as they wish, with it fully protected for them.



All lump sum life cover and pension death benefits will be paid to your Trusts, outside of your estate, with funds available to your beneficiaries but protected from all others.



Your beneficiaries have full use of the Trust Funds, with them being protected in the event of:



and, if you lose capacity at any point before you die, people you know & trust will be able to make crucial decisions on your behalf as your Attorneys.