Partner & Solicitor

WILLS & ESTATE PLANNING

the facts and process explained

BY KATHERINE MILLMAN

Nobody likes to think about making Wills, going into a Home or losing mental capacity but these things can't be ignored without storing up problems for your family. Like an umbrella, you don't want to use it but you're glad you have one!

With our long experience in this work there aren't many problems we haven't seen before, and we can give you sound advice on all aspects of estate planning.

Our commitment to you

We aim to provide a dedicated first-class service to give you peace of mind. As a small firm we have a closer relationship with our clients, in many cases we have looked after several generations of families.

What is Estate Planning?

Making a Will is a priority. If you don't have one, the law decides what happens to your estate. Make a Will and YOU decide!

Having a Will can:

- reduce Inheritance Tax
- shield your home from care fees

Before you see us, have a think about the following:-

1. the persons you would like to benefit in your Will; and
2. the persons you may wish to appoint as your Executor/s. When a person dies somebody has to deal with their estate by collecting in all the money and assets, paying all debts and tax, and distributing what is left to those people entitled to it (this person is known as an Executor). This can be a hard task to ask of someone, particularly at a difficult and emotional time. You might like to consider appointing Howard & Over to be your Executors. We will then make sure your wishes are kept.

What does it cost?

We don't claim to be the cheapest but our fees are fair and realistic. You'll know upfront what the cost will be with no nasty surprises later.

Our charges for advising on, drafting wills and preparing engrossments for signature depend on the complexity of the Will.

Our schedule of charges are:-

Standard single Will	£180.00 + VAT
Married couples/civil partnership Wills	£300.00 + VAT
Codicil (where minor changes are required to an existing Will)	£120.00 + VAT
Married couple Codicil	£200.00 + VAT

The above includes standard clauses to appoint executors, specific legacies and gifts, disposal of residue, standard trustee powers clause, funeral directions and appointment of guardians for children where appropriate.

Additional charges will apply to wills where they are more complex such as additional clauses creating life interest trusts or creating a right to reside in a property. These are:-

Single Will	£300.00 + VAT
Married couples/civil partnership Wills	£550.00 + VAT

Where advice on inheritance and tax planning is sought and a tax saving will including discretionary trusts or life interest trusts is required our charges would normally be calculated on the basis of time actually spent on dealing with the matter including e.g. attending you in interview, drafting the will and attending you to advise on the same and for signing the wills. The hourly rate is £150-£200 and our charges in this instance are likely to be in the region of £600 plus VAT.

To find out more call us on the numbers below.
We have three branch offices and you can pick the one most convenient to you or we can arrange a home visit.

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