

# INTEGRITY ESTATE

## Wills/Estate Planning

# & SUCCESSION PLANNING

Most of us don't have a will - currently 68% of us do not have one. We're either too young, too healthy, or that in the event of something happening to us then the law would look after us - Unfortunately that is rarely the case.

Many people mistakenly think that their estate will go to their partner when they die - matters are seldom that straightforward; for example, an unmarried partner may be entitled to nothing, and even a spouse may not receive enough to maintain their current lifestyle - The only real winners could be the Government

If you have children under 16 it is vitally important that you ensure they will be well cared for if both parents are no longer around. The failure to appoint a legal guardian can result in even more distress and insecurity for your children. The courts will appoint a guardian, however until that point your children may be taken into care until the matter is resolved.

If you are a couple you may be able to prevent the Local Authority from taking your house to pay for Long Term Care Costs, thus making sure your most valuable asset stays in the family - Trusts can reduce future inheritance tax for your children and give them assets which are protected from any creditors (ie bankruptcy, divorce settlements) and provide an inheritance for any grandchildren

Widows/widowers can also use the unused portion of their late spouses nil rate band, meaning they can protect up to £624,000 worth of assets for their children

You should also think about Powers of Attorney to protect your interests if you fall ill or become mentally unstable. Spouses cannot act for each other unless they have been appointed.

For single people this becomes even more critical - In the event of incapacitation there maybe no-one to even pay domestic house bills.

I can explain all this to you in the comfort of your own home at a time that suits you, so you don't have to take time off work.

For more information please call Tony Rosenbaum on 07742-179735.

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GUARDIANS TO PROTECT YOUR CHILDREN  
TRUSTS TO PROTECT YOUR HOME  
WILLS TO PROTECT YOUR ESTATE

For a free consultation at home, please call:  
**Tony Rosenbaum: 07742 179 735**