



PARENTS WITH CHILDREN UNDER THE AGE OF 18 WILL & TRUST OPTIONS



Fees including v.a.t

Basic Will on its own with no Trusts	£75
Will with 1 Trust	£170
Will with 2 Trusts	£250
Will with 3 Trusts	£325
Will with 4 Trusts	£349

Choose from the following 4 x Trusts:

Under 18s' Discretionary Trust - to ensure that should any of your children be under the age of 18 at the point you die their inheritance will be looked after by the Trustees you designate' invested according to your wishes and appointed out for the purposes that you stipulate instead of being held in a statutory trust set up and held by the court limiting access to those funds by your appointed guardian.

At the age of 18 the funds in this Trust should be appointed to the Young Adult's Discretionary Trust outlined below and not given directly to your child(ren) when they reach the age of 18 protecting them from financial predators and the funds from being squandered. Your wishes for how the funds are dealt with can be included in the Trust and you should consult our 20 most common expression of Trust wishes list for suggestions.

Young Adults' Discretionary Trust - to ensure that should any of your children be young adults (18-25) when you die or (if you have died before they are 18) when they reach 18, that they have their inheritance appointed in phases to them by your nominated Trustees at the ages you set out and for the purposes you stipulate in your expression of Trust wishes. We strongly advise you consult our 20 most common expression of Trust wishes list for suggestions. This Trust ensures your child(ren) are not given their whole inheritance in one go as would otherwise be the case when they reach the age of 18, protecting them from financial predators and the funds from being squandered.

Protective Property Life Interest Trusts (PPLITs) - for joint property owners and includes the **FREE** provision of all legal work involved in changing the ownership of your home from Joint tenants to Tenants in Common that ensures that after this Trust is placed within your Will(s) and following the death of the 1st partner that their half of the property will be transferred into the Trust. This means that if the survivor remarries and divorces or dies that the half belonging to the deceased partner will be protected for the child(ren) and not lost to the future partner/spouse of the survivor causing sideways disinheritance. A PPLIT can be created for a sole property owner also and enables a partner to remain in the property until a specific time (this is called a life interest) but after that time the property is appointed to the child(ren) wholly as beneficiaries. This protects a partner without actually giving them the property absolutely.

A Nil Rate Band Trust (with a free Residential Nil Rate Band Trust if a property is owned and being left to a spouse or children) for each party (or just one for a sole owner cohabiting with a spouse or partner) enabling cash and investments up to £500K to be left for a partner/spouse to use but in a protected way so that if the surviving spouse/partner married/remarried after the death of the first party and then divorced or died themselves, whatever was left in the Trust would go to the children and could not be lost in a divorce settlement or inherited by a new spouse. These Trusts also protect the funds for the children if the survivor goes bankrupt.

We strongly recommend you consult our 20 most common expression of Trust wishes to consider what conditions would govern your surviving partner's right to remain in the property after your death if they entered a new relationship.

We always recommend the above in conjunction with a **Family Income Benefits Plan** which will guarantee a monthly lump sum is paid to your elected guardian ensuring the well-being and upkeep of your children in the future and avoiding the need for your guardian constantly request funds from the Trustees which also ensures those funds can be properly invested for you children's long-term future and not depleted on a constant drip-feed basis.

1. We will conduct your consultation over the phone
2. You will be able to pay by card or by bank transfer
3. You will receive your drafts within 7-10 working days by e-mail or post if you do not have an email address
4. You can change these as many times as required for free
5. Once approved your legal documents will be sent to you by recorded delivery
6. You must then sign the documents and have them witnessed as soon as you can

Call now **FREE** on **0800 668 11 64** to arrange your free telephone consultation

www.thywill.co.uk

Where there's a Will there's a Way

