

Dear Federation member,

These are unprecedented times and we know from the many calls we are receiving that many members are worried about putting their affairs in order.

We are NARPO Gold Partners and have acted for many serving and retired officers over many years.

HOW CAN WE STILL HELP YOU?

To continue to help members and their families, including parents, we are offering a **free telephone appointment service** where, during your appointment, we can explore the many issues that may affect you. After your free advice discussion, if you decide there are things that need addressing, then we can deliver our service via email and post at the most competitive of rates. We can also review any existing arrangements you have in place.

This is almost always invaluable advice at any time but particularly in the current crisis.

There are often tens of things that can either reduce or eliminate completely your or your childrens' inheritance and which can be prevented. Much of this is unknown to you and that is our concern. Our service to the federation is to continue to give you that fundamental information.

WHAT DO YOU NEED TO THINK ABOUT?

- If the Duke of Westminster can die leaving over £9 billion to his son without paying any inheritance tax then why do millions of more ordinary people lose our homes to fund long term care if we need it? Do not let this happen to your family. You may be astonished to hear that a traditional Will which leaves everything to the spouse and then to the children actually causes this problem to happen.
- What if you, or family member lose capacity through accident or illness – hundreds of thousands of people each year suffer catastrophic strokes or battle with dementia - who can take over your financial affairs and deal with your money or property, your treatment or how or even where you are cared for – your family have no say - you need Powers of Attorney.
- Estranged children (and many others) can claim against your estate when you die, even if you have specifically excluded them from your Will. You can stop this from happening.
- What if you are not on good terms with your son-in-law or daughter-in-law? Will they inherit your estate if you die? What if they divorce your children after you die? Will they get half of your estate?
- Make sure you are appointed as legal guardians for your grandchildren should something happen to your children. This is by no means an automatic right.
- Marriage revokes existing Wills. Do not marry, or re-marry, and inadvertently disinherit children from a previous marriage. Do not die leaving everything to your spouse who then meets someone else and disinherits your children. Protect your assets.
- If you have disabled or vulnerable children, take steps to ensure someone can manage their inheritance for them and make sure their benefits do not stop.

- Do you understand how Inheritance Tax works and the legal ways it can be avoided?
- What about the probate process? Is this needed? Can this be avoided?
- Gifting money? Are there limits?

There are many questions to consider.

The Harvey Howell team are here to help give you certainty in these uncertain times.

To book a free telephone consultation please call 0151 928 8597 or email direct: tonyharvey@harveyhowell.co.uk and we will arrange a convenient time to call you back.

Thank you and best wishes

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