A.D.E WILLS · ESTATE PLANNING, OXFORD

A plain-English guide

The Estate Planning Starter Guide

Wills, LPAs and keeping them safe

Three simple building blocks that protect the people and things you care about — explained without the jargon, so you can decide what's right for you in your own time.

01 Making your Will	**02** Lasting Powers of Attorney	**03** Storing & keeping them up to date

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— WELCOME

A calmer way to get your affairs in order

Estate planning simply means making clear, in advance, what you'd like to happen — so the people you love aren't left guessing.

Very few of us enjoy thinking about illness, or about not being here. That's completely natural. But putting a few sensible things in place is one of the kindest gifts you can leave your family — and, once it's done, most people say they feel a genuine sense of relief.

This short guide walks you through the three building blocks of a solid plan. We've kept it in plain English and explained every term as it comes up. There's nothing to sign and nothing to decide today — just a clear picture of how it all fits together.

01

Your Will

Says who should inherit what, who looks after any children, and who you trust to carry out your wishes.

02

Lasting Powers of Attorney

Lets people you choose step in and make decisions for you if illness or an accident ever means you can't.

03

Storing & updating

Keeps your documents safe, findable and current, so they actually work when they're needed most.

WHO THIS GUIDE IS FOR

Anyone who wants their wishes respected and their loved ones spared unnecessary stress — whether you're writing your very first Will or dusting off one made years ago. It applies to England and Wales.

When you're ready, we're a friendly phone call away. There's a warm, no-pressure invitation to talk things through at the end.

— BUILDING BLOCK ONE

Making your Will

Your Will is the document that says what should happen to everything you own, and who you'd like to look after the people who matter to you.

A **Will** is a legal document that only takes effect after you die. Until then you can change it whenever you like. A well-written Will lets you decide what happens, rather than leaving it to a rigid set of rules — and it makes life far simpler for the family and friends left to sort things out.

What it lets you set out

- Who inherits your money, property and belongings — and in what shares.
- Particular gifts: a sum of money, a piece of jewellery, or a donation to a charity close to your heart.
- Who should look after your children under 18, if that ever falls to someone else.
- Any funeral wishes you'd like your family to know about.

Executors	The trusted people you name to carry out your Will and deal with the practical steps after you've gone.
Beneficiaries	The people or charities who receive something under your Will.
Guardians	The people you'd choose to raise your children under 18 if you weren't able to.
Intestacy	The strict legal rules that decide who inherits if you die *without* a valid Will.

GOOD TO KNOW

Without a valid Will, the intestacy rules take over — and they may not reflect what you'd have wanted. An unmarried partner, for example, has no automatic right to inherit, no matter how long you've been together. A Will is how you stay in control.

HOW WE CAN HELP

You choose how we meet. We can come to you at home, or welcome you to our Oxford office — same price either way. Prefer to keep things simple from a distance? Our online service works right across the UK, with a phone appointment as a backup. And if time is short — say, a hospital stay or a recent diagnosis — our priority Emergency Will service can move quickly.

— BUILDING BLOCK TWO

Lasting Powers of Attorney

A Will looks after things after you're gone. A Lasting Power of Attorney looks after you while you're still here.

A **Lasting Power of Attorney** — usually shortened to **LPA** — is a legal document that lets you choose people you trust to make decisions on your behalf if, one day, you can't make them yourself. That might follow a stroke, dementia, a serious accident, or simply a spell in hospital.

Donor	You — the person making the LPA and choosing who to trust.
Attorneys	The people you appoint to make decisions for you. They must act in your best interests.
Certificate Provider	An independent person who confirms you understand the LPA and aren't being pressured into it.

There are two kinds — most people set up both

- **Property & Financial Affairs** — covers things like paying bills, managing your bank accounts, dealing with your pension or selling a home. With your permission it can be used while you still have capacity, which many find helpful.
- **Health & Welfare** — covers day-to-day care, medical treatment and where you live. This one can only ever be used if you're no longer able to make those decisions yourself.

A COMMON MYTH, GENTLY CORRECTED

Many people assume a husband, wife or grown-up child could automatically step in. In fact they can't. Without an LPA, your family may have to apply to the **Court of Protection** to be appointed — a process that's typically slower, costlier and more stressful, at exactly the moment they least need it. An LPA set up in advance avoids all of that.

HOW WE CAN HELP

Before an LPA can be used it must be registered with the **Office of the Public Guardian** (the government body that oversees attorneys). We handle that registration for you. You can choose our **Full Service**, where we take care of the whole signing for you, or our lower-cost **Self-Sign** option, where we prepare and register everything and you simply sign at home.

— BUILDING BLOCK THREE

Storing & keeping them up to date

A Will or LPA can only do its job if it can be found when it's needed — and if it still says what you mean today.

This is the step that's easiest to overlook, and it matters more than most people realise. Your original signed Will is the one that counts. If it's lost, damaged, or nobody knows where it is, your family can be left with a real headache — and sometimes the law treats a Will that can't be found as though it never existed.

Keeping it safe and findable

- Store the original somewhere secure and protected from fire, damp and simple mislaying.
- Make sure your executors know it exists and how to get hold of it.
- Register it on the National Will Register so it can be found when it's needed.

When it's worth a review

Life moves on, and your Will should keep pace. It's wise to look again after any of these:

- Marriage or a new civil partnership — in England and Wales this usually **revokes (cancels) an earlier Will**, unless the Will was specifically made in expectation of that marriage. It's easily missed, so do tell us if a wedding is on the horizon.
- A divorce or separation.
- A new baby, grandchild, or someone you'd like to provide for.
- Buying a home, or a real change in your finances.
- Someone named in your Will passing away, or simply a change of heart.

> HOW WE CAN HELP
>
> Our **Safe Will Plan** keeps your Will in secure, fireproof storage with a password-protected copy, a yearly review reminder, free registration on the National Will Register, and straightforward release to your executors when the time comes. Prefer a fuller hand on the tiller? Our **Legacy Care Plan** adds regular updates as your life changes, so your wishes never drift out of date.

— A SIMPLE NEXT STEP

Ready when you are

Let's talk it through — no pressure, no jargon

The hardest part is often just starting. A short, friendly conversation with us is the easiest way to see what you actually need — and what you don't. There's no obligation, and no decision to make on the spot.

Call us on 01865 507174, or arrange a chat at adewills.co.uk

A quick checklist to bring along

- ✓ A rough idea of who you'd like to inherit, and who your executors might be.
- ✓ The names of anyone you'd trust to act as your attorneys.
- ✓ Any existing Will — and a note of where the original is kept.
- ✓ Any questions on your mind — however small. There's no such thing as a silly one.

CALL

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FIND US

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