A.D.E Wills

A PLAIN-ENGLISH GUIDE

The Estate Planning Starter Guide

Wills, LPAs and keeping them safe.

A clear, friendly walk through the three building blocks of a sound plan: what each one does, why it matters, and the simple ways we can help you put them in place. No jargon, and nothing to decide today.

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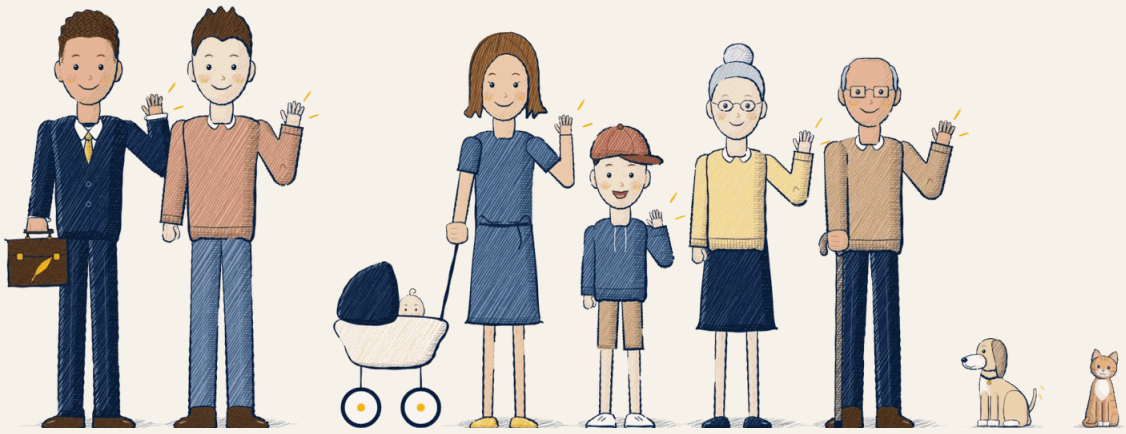
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WELCOME

A calmer way to get your affairs in order

Estate planning simply means making clear, in advance, what you would 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 things you can do for your family, and once it's done, most people feel a real 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 each 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.

THE THREE BUILDING BLOCKS



Your Will

Says who inherits what, who looks after any children under 18, and who you trust to carry out your wishes.

See page 3



Lasting Powers of Attorney

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

See page 4



Keeping them safe and current

Makes sure your documents can be found, and still say what you mean, when they're needed most.

See page 5

A WILL AND AN LPA, SIDE BY SIDE

	Your Will	Your LPAs
When it works	Only after you die	During your lifetime, if you need help
Who acts	Your executors	Your attorneys
What it covers	Who inherits what you leave behind	Your money, property, care and treatment



Who this guide is for

Anyone who wants their wishes respected and their loved ones spared unnecessary stress, whether you're making your very first Will or looking again at one made years ago. It explains the law in England and Wales.



BUILDING BLOCK ONE

Making your Will

Your Will says what should happen to everything you own, and who you would like to look after the people who matter to you.

A Will is a legal document that only takes effect when you die. Until then, you can change or replace it whenever you like. A well-written Will puts you in charge, rather than a rigid set of rules, and makes life far simpler for the family and friends left to sort things out.

What your Will lets you set out

- ✓ Who inherits your money, property and belongings, and in what shares.
- ✓ Particular gifts: a sum of money, a keepsake, or a gift to a charity close to your heart.
- ✓ Back-up choices, in case someone you've named dies before you.
- ✓ Guardians for any children under 18, in case no parent with parental responsibility is left to care for them.
- ✓ Any funeral wishes. These guide your family but aren't legally binding, so do tell them too.

THE WORDS EXPLAINED



Executors

The people you trust to carry out your Will: collecting in what you own, paying debts and any tax, and passing everything on.



Beneficiaries

The people or charities who receive something under your Will, whether a particular gift or a share of what's left.



Guardians

The people you would choose to bring up your children under 18 if no parent with parental responsibility were left to do so.



THE RESULTS CAN SURPRISE PEOPLE

Without a valid Will, an unmarried partner inherits nothing under the intestacy rules.

If you die without a valid Will, the **intestacy rules** decide who inherits, in a fixed order based on marriage, civil partnership, blood relationship and adoption. That's true however long you've lived together. A partner may be able to make a claim through the court, but that is slow, costly and never certain. Even a husband, wife or civil partner doesn't automatically receive everything if you have children. A Will is how you stay in control.



Signing it properly

You must sign your Will in front of two witnesses, both present at the same time, who then sign it in front of you. Choose independent adults: if a witness, or their husband, wife or civil partner, is left a gift, the Will still stands but they lose that gift. Our step-by-step Signing Guide helps you get it right first time.



BUILDING BLOCK TWO

Lasting Powers of Attorney

A Will looks after things after you've gone. A Lasting Power of Attorney looks after you, and your affairs, 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 for you if, one day, you can't make them yourself, perhaps after a stroke, dementia or a serious accident. You can only make one while you have the mental capacity to do so, so it's best done while you're well.

THERE ARE TWO KINDS, AND MOST PEOPLE MAKE BOTH

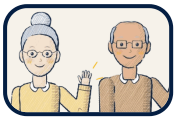
Health and welfare

Covers decisions about your daily routine, medical care and moving into a care home. It can **only** be used once you can no longer make the decision yourself. You also choose whether your attorneys can decide about life-sustaining treatment.

Property and financial affairs

Covers paying bills, running your bank accounts, collecting your pension and benefits, and managing or selling your home. If you choose, it can be used **with your permission** as soon as it's registered, while you still have capacity.

THE PEOPLE INVOLVED



Donor

You: the person making the LPA and choosing who to trust. You must be 18 or over.



Attorneys

The people you appoint to decide for you. They must be 18 or over and always act in your best interests.



Certificate provider

An independent person who confirms you understand the LPA and nobody is pressuring you into it.

A COMMON MYTH, GENTLY CORRECTED

Being next of kin doesn't give anyone the legal right to act for you.

Without an LPA, nobody has an automatic right to manage your money or make decisions about your care, not even a husband, wife or civil partner. Accounts in your sole name may be frozen, and your family may have to apply to the Court of Protection: a slower, costlier and more stressful route. An LPA made in advance usually avoids all of that.



Registration comes first

An LPA can't be used until it's registered with the **Office of the Public Guardian** (OPG), the government body that oversees attorneys. The fee is £92 per LPA, with reductions or exemptions for some people. GOV.UK currently quotes 8 to 10 weeks if there are no mistakes, though it can take longer, so it's wise to register straight away.

BUILDING BLOCK THREE

Keeping it safe and 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.



Why the original matters

Your original signed Will is the one that counts. If you kept it yourself and it can't be found after your death, the law may presume you destroyed it on purpose to cancel it. Unless your family can prove otherwise, the intestacy rules could then decide who inherits.

Keeping it safe and findable

- ✓ Store the original somewhere secure, protected from fire, damp and simple mislaying.
- ✓ Never unstaple it or attach anything to it, as this can raise questions about whether it has been tampered with.
- ✓ Tell your executors where it is and how to get hold of it.
- ✓ Register it on the National Will Register, which records where your Will is kept (not what it says), so it can always be found.
- ✓ Keep your registered LPAs safe too, and let your attorneys know where they are.

Safe Will Plan

from £3/month

Fire-resistant storage for your Will, a password-protected copy, a yearly review reminder, free registration and release to your executors when the time comes. Members also get 10% off our other Wills services.

Legacy Care Plan

from £10/month

Everything in the Safe Will Plan, plus one update a year covering up to ten minor changes, and a brand-new Will every three years. Your Will kept current without paying for each small change.

Both plans are for Wills written by A.D.E Wills. The Safe Will Plan is billed annually; the Legacy Care Plan is paid monthly with a 12-month minimum term. No VAT is charged.

WHEN IT'S WORTH A REVIEW

- **Getting married or forming a civil partnership**, which normally cancels your existing Will unless it was made with that marriage in mind.
- **Divorce or dissolution.** Your former partner is then treated as if they had died for most purposes of your Will, which can leave gaps, and their role as your attorney usually ends too. Separation on its own changes nothing.
- A new baby or grandchild, buying a home, or a real change in your finances.
- Someone named in your Will or LPA dying, or simply a change of heart.

HOW WE HELP

Putting your plan in place

Fixed prices, no surprises, and the same careful service however we meet. Choose whatever feels most comfortable for you.

Every price is confirmed in writing before any work begins, and no VAT is charged. Every In-Person and Online Will includes unlimited changes to your draft, a personalised booklet explaining it clause by clause, your finished Will printed, bound and posted to you, and a step-by-step Signing Guide.

YOUR WILL

In-Person

£400 single
£565 couple

At your kitchen table, or at our Oxford office for the same price. Relaxed, unhurried and often the easiest way to talk things through.

Online

£245 single
£405 couple

By video, wherever you are, including if you live abroad with assets in England and Wales. A telephone appointment is the backup.

Emergency

£795 single
£995 couple

For urgent situations such as a hospital stay or a recent diagnosis. Instructions within 24 hours, a draft within 48, and a second independent witness arranged.

YOUR LPAS

Full Service LPA

from £480 online
from £600 in person

We prepare your LPA, attend your signing as your witness and certificate provider, check everything is signed in the right order, and register it with the OPG for you. The hands-off choice.

Self-Sign LPA

from £340 online
from £460 in person

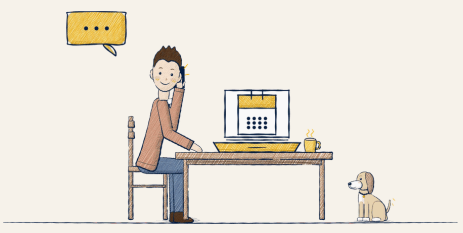
We prepare your LPA, act as your certificate provider and register it for you. You sign at home, following our step-by-step Signing Guide, and post it back.

LPA prices are for one LPA; each extra LPA costs £120, so both LPAs for one person start at £600 (Full Service) or £460 (Self-Sign) online. All LPA prices exclude the OPG fee of £92 per LPA. Home visits are included across our core area; for homes a longer drive from Oxford or Aylesbury, a £75 travel supplement applies, always agreed with you first.

NOT SURE WHICH SUITS YOU?

You don't need to decide now. A free first chat, by phone, video or in person, is the easiest way to work out what you need, with no obligation.

Call 01865 507174
Monday to Saturday, 8am to 6pm



A SIMPLE NEXT STEP

Ready when you are

The hardest part is often just starting. A short, friendly conversation is the easiest way to see what you need, and what you don't.

A quick checklist to bring along

- ✓ A rough idea of who you'd like to inherit, and who your executors might be.
- ✓ If you have children under 18, a thought about who could act as guardians.
- ✓ The names of anyone you'd trust to act as your attorneys.
- ✓ Any existing Will or LPA, and a note of where the originals are kept.
- ✓ Any questions on your mind, however small. There's no such thing as a silly one.

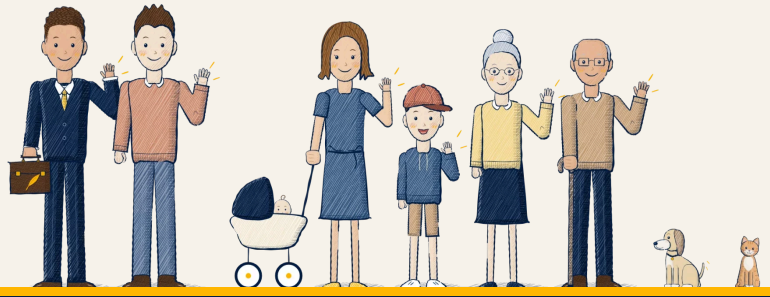
LET'S HAVE A CHAT

01865 507174

Email **info@adewills.co.uk** or book a free 15-minute call at **calendly.com/ade-wills/15min**.

OTHER ORGANISATIONS YOU MAY FIND USEFUL

Office of the Public Guardian	0300 456 0300 · gov.uk/power-of-attorney
GOV.UK	Who inherits if someone dies without a Will · gov.uk/inherits-someone-dies-without-will
Citizens Advice	Free, independent advice. Adviceline (England) 0800 144 8848 · Advicelink (Wales) 0800 702 2020 · citizensadvice.org.uk



A.D.E Wills

Call
01865 507174

Email
info@adewills.co.uk

Visit
46 Woodstock Road, Oxford, OX2 6HT
(by appointment)

Opening hours
Monday to Saturday, 8am to 6pm

Your Will and LPAs are prepared by a full member of the Society of Will Writers, working to their Code of Practice and holding full professional indemnity insurance. We are professional Will writers, not solicitors, and we don't give financial or tax advice. This guide is general information about the law in England and Wales as at November 2026. It is not personal legal or financial advice and does not create a client relationship. The law and the OPG's fees can change, and our fees are always confirmed in writing before you instruct us.