om&m osborne morris & morgan solicitors

Peace of Mind Package

Did you know?

You can avoid the stress, expense and delay of dealing with unforeseen circumstances by putting just three legal documents in place.

Our Peace of Mind Package is designed to make sure that as many of our clients as possible know about, and have prepared, their three documents.

THE FIRST DOCUMENT – A VALID WILL

It is vital that your Will is drafted correctly with a Wills specialist, to ensure that your wishes are carried out after you have died. In doing this, you can also save inheritance tax for your estate and protect your family from the expense and uncertainty that comes with a situation where someone has died intestate (without a Will).

To get the most out of your Will, it needs to be detailed and tailored to your specific circumstances. You can include details such as who is to bring up your children and who should look after any pets you may have. It can also include Trust arrangements for children or people who may be vulnerable.

At Osborne Morris & Morgan, we give Wills the time and attention that they deserve, to avoid any costly problems that may be caused later on.

THE SECOND DOCUMENT – FINANCIAL LASTING POWER OF ATTORNEY (LPA)

Once you have made your Will, you may think that your affairs are in order and nothing else needs to be done to protect your wishes and your family.

Unfortunately, this is not the case.

Life expectancy has risen steadily in recent decades and this means people are living longer, but without retaining the mental capability they need to allow them to look after their own affairs.

There is also the risk of sudden serious illness or injury, meaning mental capacity can be lost at any time.

Should you lose mental capacity, with an LPA in place for property and financial affairs, your trusted "Attorney" will have the power to manage these affairs for you.

Without an LPA, your family would need to apply to the Court of Protection for an Order to appoint a Deputy. This process is costly and time-consuming (an average application can take 6+ months) and it would be the Court's decision, not yours, as to who should be appointed. The Court will also have to approve certain financial decisions which can make managing your affairs more difficult for your loved ones.

THE THIRD DOCUMENT – HEALTH & WELFARE LPA

The third, and last, document is another type of LPA. This one deals with your health, medical treatment, and your personal welfare. Here, you can appoint someone to make decisions about your health, treatment and wellbeing, including decisions around medical treatment and residential care.

You can include preferences and instructions to your Attorney now (including whether you would want to refuse to certain treatments), whilst you still have mental capacity.

If you do not have a LPA in place for your health and welfare, then often the local authority (social services) will step in and make decisions on your behalf. If you are in hospital, the doctors will make the decisions on how to treat you and whether this treatment is in your best interests.

PEACE OF MIND PACKAGE

At OM&M, we are committed to helping you and your family be prepared should any unforeseen circumstance happen.

Our Peace of Mind Package gives you and your family complete protection, with all three important aspects in place and avoids any additional delay, stress and uncertainty.

As part of this, we offer:

- Discounted fees for complete protection;
- Our Service Pledge promise to carry out a thorough exploration of your wishes and circumstances. We will keep you updated on progress throughout your matter so that you will always know what stage you are at;
- Regular updates on changes in the law via our newsletters (you have the option to opt-in to these updates).

OUR STANDARD PRICES

ITEM	OUR FEES
Single Standard Will	**£350***
Single Will involving a Life Interest Trust	**£575***
Single Will involving Discretionary, Nil-rate or Vulnerable Persons Trust	**£600-800***

ITEM	OUR FEES
Standard Mirror Wills	**£495***
Mirror Wills involving a Life Interest Trust	**£575***
Mirror Wills involving a Discretionary, Nil-rate or Vulnerable Persons Trust	**£745-945***
ONE LPA for one person (Property and Affairs OR Health and Welfare)	**£400***
TWO LPAs (for one person) (Property and Affairs AND Health and Welfare)	**£800***
FOUR LPAs (for two people) (Property and Affairs AND Health and Welfare)	**£1,600***

*plus VAT and any disbursements (costs paid to third parties)

OUR PEACE OF MIND PACKAGE PRICES (FOR MORE THAN ONE DOCUMENT AT THE SAME TIME)

ITEM	OUR FEES
Standard Single Will and One LPA	**£698***
Standard Single Will and Two LPAs	**£1,098***
Standard Mirror Wills plus One LPA per person	**£1,220***
Standard Mirror Wills plus Two LPAs per person	**£2,020***

*plus VAT and any disbursements (costs paid to third parties)

These prices are based on the preparation of a standard Will. In the case of a more complex Will we will still offer you a package fee in line with the complexity of your Will.

LPA must be registered to make them "active". We do that, but a fee to register of £82 per Power will apply.

To arrange putting your Peace of Mind Package together, or for anything else, please contact our Wills team on 01525 378177 or email wills@ommlaw.co.uk.

To help you get started with your planning, download your FREE copy of our OM&M Life Organiser from our website:
www.ommlaw.co.uk/life-organiser
Alternatively, contact us to receive a copy in the post.