

It's Just not fair!
Over the past 5 Years over
a million families have
been forced to sell or
change their homes to
pay for care fees
DON'T LET IT HAPPEN TO YOU
You can protect your home
and savings but you must ACT NOW
With the right Will
Making a Will is important but a basic Will is simple that – it offers no protection. Surprisingly, only a third of us get round to making even a basic Will, despite us all knowing how important it is. Our expert team have helped many thousands of people to put their affairs in order in a simple and relaxed manner.
We can assist by making the right Will, which together with good planning, ensures as much as possible goes to your chosen beneficiaries and not the care authorities or taxman.
Save thousands in Probate fees
With the correct planning and advice we can help your family avoid the delays, upset and exercise involved in obtaining probate. Ensuring your loved ones avoid unnecessary stress and elays at an

We can help you plan your affairs to reduce or eliminate probate fees thereby assets can normally

already difficult time.

pass to your chosen beneficiaries in just a matter of days.

## Free Consultation

I will personally visit you at your home at a time to suit you and your family. This is a personal consultation in the privacy of your own home. I will discuss all of the available options to you which I hope will be an eye opening experience for you ensuring that you get a full understanding of the options available.

Our initial advice is FREE whether you have a specific problem or you are just curious about the options available to you.

Fact! Around 27 million people in the UK do not have a valid Will!

Plan ahead and ensure your loved ones do not suffer financially because you have failed to leave a Will

If you do nothing and leave thins to chance, then these are some of the potential risks that could leave your loved ones vulnerable:-

Your Spouse may not inherit everything

Your unmarried Partner may get little or Nothing

Your home may be sold to pay for your care fees

Your estate could pay inheritance tax that may have been avoided

People who you didn't want to inherit may do so

The courts may have to decide who cares for your young children

Future Spouse... and Grandchildren could inherit what was meant for your children

If you have no next of Kin your whole estate could go to the crown

Lasting Power of Attorney

What would happen if you had an accident or illness that was not Fatal? Who would you want to take care of your affairs? Everything that you have worked hard for could be taken from you in a short space of time. Your Will only comes into effect after your death therefore, without any planning the courts can take control of your finances if you lose capacity.

The court of protection is an extremely expensive and drawn out process and the press has been full of examples where families have been let down by the notoriously secret court. Whatever your age LPA's are essential to cover the event of accident or serious illness.

By planning ahead you can ensure you take control of your future now, whether your affairs are straight forward or complex we can assist you. We can assist with both financial and Property LPA's and health and welfare LPA's. We can help ensure your loved ones can handle your affairs quickly and easily.

Protect Your Children

Only by nominating specific guardians in your Will can you ensure that your children will be looked after by someone you choose after your death. It is a MUST for any parent to create a Will appointing guardians for any minor children.

We can also safeguard any inheritance for minor children ensuring funds are protected to safeguard their nest egg. We all want our children or grandchildren to spend their inheritance wisely whilst at the same time ensuring they never ever go without.

## Free Bereavement Advice

We are specialists in Probate and dealing with the affairs of a deceased. Because we care about our Clients we offer a Free telephone consultation service for those who have recently lost someone and who are struggling to cope with the legal requirements of Probate. One simple phone call will help you to determine if you need Probate at all and if so, what the next steps are. Call today on 0845 055 9415

We have assisted many clients through this difficult process. We offer a transparent fixed fee pricing structure providing peace of mind from the outset.

Act Now to Protect your Family

If you want to pay less tax and protect your hard earned assets for those you love then you should be putting your affairs in order Now! The earlier you plan ahead the more likely you are to successfully protect everything that you have worked hard for and paid tax on from the grips of the Government authorities or unintended recipients.

We will advise you how you can legally avoid the problems encountered by thousand of people each year. We will help you to ensure as much of your hard earned assets go to those you love.

How to Minimise Care Fees

If you have assets over 14,250 these ar susceptible to the threat of care fees! Your home and your saving s could be taken to pay for your care fees. With fees costing in the region of £500 to £1000

per week (£26,000 to £52,000 per annum) It is clear that being in care can substantially reduce what you have available to pass onto those you love.

We can advise how you can LEGALLY protect your home and savings using methods relied on for centuries by the wealthy we make these methods affordable and easy – ensuring your home and savings are better placed to go to your loved ones.

How to Minimise Tax

You have no doubt already paid a lot of tax on your savings and assets and probably do not want to pay another penny!

With clever planning we can help you to avoid tax in its various forms from inheritance tax for you your children and grandchildren.

How to Avoid your Precious Assets Getting into the Wrong Hands

Leaving assets to your children without the correct advice and planning, sadly means that many grandchildren end up disinherited by the circumstance of Divorce, remarriage or relationship break down. Your children are also at risk of losing a substantial amount of their inheritance in the event of divorce or Bankruptcy.

With the correct advice we can safeguard any inheritance down your bloodline or help to ensure that only those that you wish to benefit from your estate do so.

Accord Legal Services Ltd are experts in Wills, Trusts, LPA's, Probate and Estate Planning we have a team of associate Trust Solicitor's with Decades of experience and have helped many thousands of Clients from all walks of life to protect their loved ones. We come to your home at a time to suit you.

Let us help you to:-

**Avoid Probate** 

Avoid inheritance tax

Avoid claims against you estate

Reduce the impact of care fees

Protect children from previous relationships

Protect against Court of Protection Control

Protect you bloodline

Protect you hard earned assets

Protect vulnerable and disabled beneficiaries

Protect those you love!

One million people will suffer financially within the next five years all because their loved ones failed to leave a valid Will

Will your Family be Okay?

Make the RIGHT Will for you and your family today.

For further information or to arrange a visit to your home please contact:-

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