

## COUPLES WILLS WITH PROTECTIVE PROPERTY LIFE INTEREST TRUSTS AND NIL RATE BAND GIFT TRUSTS (AND IF MARRIED OR HAVE CHILDREN, RESIDENTIAL NIL RATE BAND GIFT TRUSTS ALSO)

2 x Wills which will ensure going forwards that your estates will definitely go to those you have chosen.

1 x extra original copy of each Will - this ensures whatever happens to your own copies that there is another signed and witnessed original legal copy of each Will able to be used.

If you still own your property Jointly, the severance of the tenancy of your property on the Land Registry to make you Tenants in Common.

1 x Protective Property Life Interest Trust within each Will - these Trusts are placed placed within your Wills and will ensure that following the death of the first party the surviving partner will still be able to live within the property or receive the rental until their death or earlier if you have specified and, if they go into care or are made bankrupt or marry/remarry and/or divorce, because they will just be a life tenant, they will not have the property taken into consideration, ensuring it will be ultimately inherited by those people you specify within your own Will.

1 x Nil Rate Band Gift Trust within each Will to receive each of your estates after death up to the Nil Rate Band allowance which currently is £325,000.

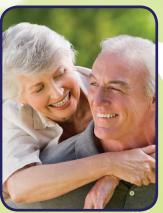
Putting the residuary estate up to the Nil Rate Band allowance into these Trusts is a far better gifting vehicle than purely giving the funds absolutely to the beneficiaries which could then be:

- Squandered or lost through:
- Divorce
- Bankruptcy
- Their death passing the funds out of the family blood line
- Their own future care fees
- Inheritance tax through the gift itself increasing the value of your child/children's estates which in due course would cause your grandchild(ren) an unnecessary extra inheritance tax burden

If you are married and/or have any children who will ultimately be receiving your estates then we will also provide within each Will a Residential Nil Rate Band Trust which increases the amount you can leave protected within each Trust from £325k to £500k..

**Registration of your Wills on Certainty**, the National Wills Register - this ensures when the time comes that whatever happens the correct Wills can be found and used avoiding any delays or challenges to them.





# Pay now by bank transfer or debit or credit card for just £645

Price valid until 31/12/23

### Call now FREE on **0800 668 11 64** to arrange your free telephone consultation

www.thywill.co.uk

Where there's a Will there's a Way















### A LITTLE BIT ABOUT US



Hi, I'm Paul Blackmoore and I oversee the UK and Spanish operations and work alongside my little helper, Benny who is a rescue French Bulldog.

### My main areas of expertise are;

#### Wills, Trusts, Lasting Powers of Attorney, and Probate.

It has always been my mission to bring to everyday folk the same protection opportunities that the rich and famous have had for generations. I achieve this as follows:

- 1. All of my advice is free at all times you only pay when you engage me to work for you.
- 2. I offer exceptional value for money with:
- Wills for parents with children under 18 from £49.99
- 2 Lasting Powers of Attorney with an advance directive including vat and all Office of the Public Guardian fees for just £545
- Will based Trusts from just £199
- Probate for just 1.75% of the estate value plus vat
- Bespoke Property Protection Trusts from just £2495
- 3. I am 100% transparent with my pricing and how I work at all times.

#### Many people are concerned about:

- 1. Living with partners but not being married.
- 2. Having to use their homes to pay for care fees in the future.
- 3. How much their families may need to pay in probate and inheritance tax fees.
- 4. Protecting their children if they leave everything to a spouse and the spouse then remarries after their death.
- How to ensure their children will not lose half of their inheritance if they divorced after inheriting.



6. How to protect grandchildren or vulnerable beneficiaries.

I am able to deliver solutions that are 100% legally effective in overcoming all of these problems and many more besides.

To help with fees I am also able to offer up to 12 months guaranteed interest free credit without the need for any credit checks to make protecting your family more affordable.

If you would like to have a chat with me just give my reception team a call on the free number below and they will book you in a convenient time slot for you to have your **FREE** telephone consultation with me.

Take care and chat soon

Paul & Benny

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