



HARVEY HOWELL

SOLICITORS

HARVEY HOWELL SOLICITORS WORKING IN PARTNERSHIP WITH NARPO

Our service, working with NARPO, is to provide legal knowledge and advice to NARPO members on wills, powers of attorney and such matters.

We think education is really important and a lot of what we do is just about that - giving information and knowledge to members about how to look after their property and welfare and deal properly with things if they become ill or pass away. Here are some examples of the things we will can help with.

LASTING POWERS OF ATTORNEY DO WE NEED ONE?

We recently met with the family of a retired officer in his 50s. The officer was widowed and lived on his own and had a stroke. Whilst in hospital the water pipes burst at his home and caused £80,000 of damage. The house insurers refused to speak with the family as they were not the policy holder. They could not access the father's bank accounts, pay bills, cancel direct debits and certainly not sell or deal with the house.

Later, the insurance company refused to pay compensation because the home had been unoccupied for so long. To add insult to injury, social services put the retired officer into care - against the wishes of the family.

Lasting Powers of Attorney could have dealt with all these problems.

WILLS – SIMPLE?

Many people have a simple Will which just repeats what the law says when it leaves everything to the surviving spouse and then the children! Where is your protection?

What about care home fees, probate fees, bankruptcy, children of previous relationships, looking after vulnerable children or relatives, guardianship of children and grandchildren, claims against the estate, stealth taxes through probate registration charges - there are many questions to consider. Many people we meet would not be best pleased if they died and their home, life insurance payments and pension ended up passing to a person they would not choose to leave them to. We can help through a detailed (not simple) Will and the use of Family Trusts.

NEXT STEPS:

Contact us direct, come and see us at the NARPO National Conference or attend one of our free seminars or one to one advice surgeries.

ALREADY MADE A POWER OF ATTORNEY?

Prior to October 2007 you could make an Enduring Power of Attorney which remains in force. However, these only cover a person's property and financial affairs - not health and welfare. In our example, how would the son have kept his father out of the care home or made decisions concerning his medical treatment? Both types of Lasting Powers - Property & Financial Affairs and Health & Welfare - are important!

ASK US

- Don't die passing all of your the assets to your spouse who then loses them by meeting someone else or going into an expensive care home - create a Trust
- Don't allow your estate to pass to your children and they subsequently divorce with their spouse taking half your assets - put it in Trust

- Don't give your house away to your children whilst you are alive – what if they die, go bankrupt or fall out with you?

- Don't leave your estate to disabled or vulnerable children who will lose their benefits or those with problems with drugs, gambling or alcohol who might blow it – put it in trust

- Don't Just gift money to children for house deposits and then lose that money to their divorce settlement

CARE HOME FEES?

Thousands of people lose their homes each year to fund their care. Can this be prevented? Do not fall for the expensive schemes sold to you by many non-solicitor legal advisors that promise to protect your home from these care home fees. Talk to us.



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FOR WILLS, PROBATE, TRUSTS AND POWERS OF ATTORNEY CONSULT HARVEY HOWELL