

# DON'T LET THE CHANCELLOR SPEND YOUR INHERITANCE OR LET THE GOVERNMENT TAKE YOUR HOME TO PAY FOR CARE: *MAKE YOUR WILL AND POWERS OF ATTORNEY NOW – PROTECT YOURSELF AND YOUR FAMILY*

HARVEY  HOWELL  
SOLICITORS



Let NARPO Corporate and Gold Partners Harvey Howell Solicitors help you and your family settle your private affairs. We offer NARPO members and their families a free private consultation to answer some important questions for you.

## DO YOU HAVE A BASIC/FREE/DIY WILL - IS THAT REALLY GOOD ENOUGH?

You might have put a **BASIC WILL** in place – **OK** - but these often just repeat what the law says anyway if it leaves everything to the surviving spouse and then the children.

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 by unhappy relatives, stealth taxes through probate registration charges – the Chancellor trying to get the government's hands on your or your family's inheritance – **THERE ARE MANY PROBLEMS TO CONSIDER.**

## WHAT DO YOU NEED TO THINK ABOUT?

- // Will the new government hit bereaved members' families by cashing in on inheritance "to support the public finances" - where there is £500 billion deficit due to the pandemic and fuel crisis!
- // Many homes and therefore planned inheritances for children and grandchildren are being lost to pay for care – can you do anything about this? We can help guide you through this complex area of law.
- // What if you or a member of your family loses the ability to make decisions for themselves due to an accident, stroke or dementia? No-one can access their bank accounts, pay bills or even decide on their medical treatment, including where and how they are treated and whether or not they have to live in a care home. These decisions are taken out of your family's hands - we can help your family have the final say through Lasting Powers of Attorney.
- // What if your children divorce after your death? Do their ex-spouses receive money your children inherited from you? This can be prevented.
- // Estranged children or other relatives can make claims against an estate even if you have made a Will - we can help prevent that.

- // Don't leave your estate to family members with a disability or additional needs who will lose their benefits or those who are vulnerable perhaps with drugs, gambling or alcohol problems who might lose it - put it in trust for them.
- // Don't give your house away, for example, to your children whilst you are alive – what if they die, go bankrupt, divorce or fall out with you? You are homeless. We can sort that out.
- // Are you unmarried with a partner? Dying without a Will distributes your estate in accordance with very old law which dictates how much family members receive. Unmarried partners receive nothing and, beware, your children's inheritance is administered by their surviving parent with whom you may no longer have a good relationship.

## THE FREE ADVICE SERVICE YOU WILL RECEIVE FROM US AS A NARPO MEMBER

We will take account of your personal circumstances and we will, at no cost to you, set aside time either in a telephone or virtual consultation to advise you:

1. Whether and how you might be affected by some of the many common problems which could cost you or your family dearly.
2. Set out some solutions to fix those problems.
3. With clear, competitive and transparent pricing – and with no obligation - tell you the cost of doing so.

## WHAT TO DO NEXT?




- Email us your contact details and we will call you to discuss the best way to advise you at [NARPO@harveyhowell.co.uk](mailto:NARPO@harveyhowell.co.uk)

*LET US HELP YOU TO SETTLE THINGS AND GIVE YOU PEACE OF MIND*

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*DON'T LEAVE THINGS TO CHANCE  
SETTLE THINGS SENSIBLY NOW*



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