



FOR INDIVIDUALS



HUGH | JAMES

PLANNING FOR THE FUTURE

The importance of having an up to date will

**WE ONLY HAVE ONE
SOLUTION.
YOURS.**

Whether you're planning for the future or dealing with an immediate issue, we will make sure we get the result you need.

Having an up to date will is important

As you take significant steps in your life, whether it's buying a home, getting married, investing your money or choosing to add children to your family, it is important to put the necessary documents in place to protect your assets and your loved ones, both now and in the future.

Unless you have made a will, you cannot guarantee how your assets will be distributed, which is why we recommend that everyone makes a will and ensures that it remains up to date.

By doing so you can:

- Dictate to whom your assets pass and on what terms;
- Choose who will administer your estate after your death and ensure that your assets pass on to your beneficiaries;
- Choose who will act as trustee for any ongoing trust created;
- Express your preference as to who you would wish to be the guardians for any of your infant children;
- Express a preference for your funeral wishes; and
- Ensure that your estate is distributed in as tax efficient a way as possible and that your assets are protected as best they can be.

Approximately 60%* of people who die each year in the UK do not have a valid will. This means that the distribution of their estate is governed by the intestacy rules, which may result in an outcome that they did not want.

For example, some common misconceptions about intestacy are:

- That a person's spouse will automatically inherit their whole estate – this is not always the case;
- That a long-term partner or co-habitee (referred to by some people as a 'common law spouse') will inherit on intestacy – this is not the case; and
- That step children will inherit on intestacy – again, this is not the case.

To help avoid these, and other, pitfalls, we offer a comprehensive and flexible will writing solution which can be tailored to suit your individual requirements, giving you the choice of which service best suits your needs.



60%

of UK adults do not have a will*



77%

of co-habiting couples do not have a will*

How we can help

We understand that making a will is a big step for most people and that choosing the right advisers and having confidence in their advice is therefore vital. Our large, diverse and experienced team of specialist wills advisers offers a nationwide service for our clients.



58%

of parents in the UK with children under 18 haven't chosen guardians for their children should they die.*

*YouGov report on behalf of Royal London - 2089 adults surveyed between 10 and 11 October 2017



CREATE YOUR OWN WILL ONLINE

This is our most straight forward and simplistic will writing service. This will best suit you if you know how you want your assets distributed and do not need to make complicated provisions.

You will use our will writing software and extensive precedents suite to write your own will.

If you are clear on what you wish to achieve and if what you want is uncontroversial and unlikely to be disputed, this option may suit you. This option is self-sufficient; there is no legal advice provided and no interaction with our lawyers.



OVER THE TELEPHONE

This option is ideal for those with busy lives who may not have the time to visit us at our offices but want to have a conversation and seek guidance from one of our experts.

It is suitable for relatively straightforward wills where general advice is sufficient; this may include general advice regarding tax and the use of trusts but if specific advice about a particular tax point peculiar to a person is required, or a detailed bespoke tax report, then another service may be more suitable.

With this service we provide our comprehensive will writing instruction form which highlights any issues that require consideration and assists in determining the best way to give effect to your wishes. A qualified wills adviser is available on the telephone to go through the will writing instruction form and answer any of your queries. They will then prepare and send a draft of your will to you.

Upon receipt of that draft, our wills adviser is available again on the telephone to address any queries and make any amendments that may be necessary. Once a draft is finalised, a final version is sent for execution, along with a detailed guide as to how to do so. Once it is executed, the will is stored free of charge.



FACE TO FACE SERVICE

This service includes the opportunity to meet with us, either in our Cardiff or London offices. In some cases - depending on geographical location - we may be able to meet at your home or another location convenient to you. Please note that we will propose a further charge for our travel time.

As with our telephone service, some general advice regarding tax and the use of trusts is provided, but if specific advice about a particular tax point or a detailed bespoke report is required then another service may be more suitable.

This service also includes our comprehensive will writing instruction form and you will be able to go through the will writing instruction form with a qualified wills adviser who can answer any queries you may have. A draft will is then prepared by us and sent to you for consideration.

Upon receipt of that draft, our wills adviser is available in person or over the phone to address any queries and to make any amendments. Once the draft is finalised, you will have a final meeting to go over the will one last time and for us to oversee the execution and act as witnesses. This is to ensure that the document is fully legally compliant. Once it is executed, the will is stored free of charge.

Bespoke service

For those who need more in depth advice.



This service is most suitable for individuals or couples who are likely to require in depth and bespoke tax and estate planning advice before finalising their wills. It includes all of the components of our face to face service, with the option of a full written tax report based on individual circumstances, providing comprehensive advice on your personal tax position and bespoke planning advice. This service may also incorporate the drafting of further documents pursuant to our advice, such as trust deeds or letters of wishes.

As each individual's needs are different, we quote for prices in this service on a case by case basis but will always endeavour to agree a fixed fee.

One of our senior solicitors will call you first for a no obligation 'scoping call' at the outset, in order to assess precise needs and provide an accurate estimate before any work begins.

At a glance

A breakdown of our will writing services and what is provided within each.

	USE OF ONLINE WILL WRITING PLATFORM	TELEPHONY SUPPORT	FACE TO FACE MEETINGS AT OFFICE	WITNESSING SERVICE	INHERITANCE TAX ASSESSMENT AND ADVICE	OPTION TO USE HUGH JAMES TRUST CORPORATION LIMITED	OPTION OF A FULL BESPOKE TAX REPORT
CREATE YOUR OWN WILL ONLINE	✓					✓	
OVER THE PHONE		✓			✓	✓	
FACE TO FACE		✓	✓	✓	✓	✓	
BESPOKE SERVICE		✓	✓	✓	✓	✓	✓

Legacy giving

Many people choose to leave a legacy to charity in their will. If there is a cause you are passionate about, legacy giving is an effective way of helping to ensure the charity you care about is able to continue the important work they do.

Depending on your personal circumstances, giving to a charity in your will may also reduce any inheritance tax payable on your estate. If this is something you're interested in, please let us know when writing your will with us.

Types of will

STANDARD SINGLE WILL

A standard single will is designed for one person:

- to appoint their choice of trusted individuals to act as executors of their estate;
- to make specific gifts;
- to nominate who will benefit from the rest of their estate; and
- to appoint guardians for minor children.

A standard single will does not include formal trust provisions. It may, however, include non-complex trusts such as gifts to individuals when they reach a certain age.

STANDARD MIRROR WILLS

Standard mirror wills are designed for couples (married or unmarried, civil partners), who have similar wishes for the distribution of their estates.

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- to appoint guardians for minor children.

Standard mirror wills do not include formal trust provisions. They may, however, include non-complex trusts such as gifts to individuals when they reach a certain age.

TRUST SINGLE WILL

A trust single will is designed for one person:

- to appoint their choice of trusted individuals to act as executors of their estate;
- to make specific gifts;
- to nominate who will benefit from the rest of their estate;
- to appoint guardians for minor children; and
- to create trusts as may be necessary to offer increased protection of their assets such as property and possessions.

A trust single will enables one person or more to hold an individual's property, possessions or savings subject to certain duties to use and protect it for the benefit of others.

TRUST MIRROR WILLS

Trust mirror wills are designed for couples (married or unmarried, civil partners or otherwise), who have similar wishes for the distribution of their estates. Standard mirror wills are designed for couples:

- to appoint their choice of trusted individuals to act as executors of their estates;
- to make specific gifts;
- to nominate who will benefit from the rest of their estate;
- to appoint guardians for minor children; and
- to create trusts as may be necessary to offer increased protection of your assets.

Trust mirror wills enable one person or more to hold an individual's property, possessions or savings subject to certain duties to use and protect it for the benefit of others.

**ON YOUR SIDE
AND ON YOUR
WAVELENGTH.**

Whether your family is just starting out or more established, our solutions will help you to plan for the future.



Our commitment

Whichever way you decide to write your will, we will work to the timeframes* below:

- Draft wills will be sent within 10 working days of receipt of final instructions and payment
- Amended draft wills will be sent within five working days of a request for amendment
- Final wills will be sent within five working days of approval of a draft
- Copy wills will be sent within two working days of receipt of the executed final will

*Excludes our online offering. Timeframes will be worked to unless you instruct us otherwise.

Pricing

	STANDARD SINGLE WILL	STANDARD MIRROR WILLS	TRUST SINGLE WILL	TRUST MIRROR WILLS
CREATE YOUR OWN WILL ONLINE	£75 + VAT	£110 + VAT	N/A	N/A
OVER THE PHONE	£150 + VAT	£195 + VAT	£195 + VAT	£315 + VAT
FACE TO FACE	£250 + VAT	£295 + VAT	£395 + VAT	£515 + VAT
BESPOKE SERVICE	ALL OPTIONS WITHIN OUR BESPOKE SERVICE ARE PRICED ON AN INDIVIDUAL BASIS			

Contact us

If you have any queries or wish to discuss the option that will best suit you, please get in touch.

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[hughjames.com](https://www.hughjames.com)

Hugh James is authorised and regulated by
the Solicitors Regulation Authority (SRA Number:303202)
and is authorised and regulated by the Financial Conduct Authority.