

Wills and Estate Planning

Please find below, some of the information for you to prepare, towards the Estate planning for you and your family. If you are not sure about anything, please feel free to get in touch.

Wills	
Estate/Assets Valuation	<p>Please list down your entire assets here in the UK, which can include your House(s) with Address and Appx. Value, insurance policies, pension funds, bank accounts, ISAs and any type of other investments.</p> <p>On the liabilities side, any outstanding mortgage, loans, credit card etc.</p> <p>Also list down Business Assets/Liabilities, if any.</p>
Details of Testator(s) and Children	<p>Full Name, Date of Birth and Address of Yourself/spouse and Children, as per passport.</p>
Executor(s)	<p>Full Name and Address of your Executor(s).</p> <p>Executor is the person who administer your estate after the death. One Executor can be spouse in each case and we will recommend one more, so two executor in total (can be maximum of four), preferably here in the UK.</p> <p>Please mention your relationships with them, such as brother/sister, Friend etc.</p>
Guardian(s) for minor Children	<p>Full Name and Address of the Guardian(s).</p> <p>We recommend at least two Guardian (can be maximum of four). One Primary and another as a reserved Guardian. The Guardian can be anywhere in the World but advisable to have at least one here in the UK. Please mention your relationships with them.</p> <p>In the event of both parents die before children turn 18, at what age would you like your children to inherit your Estate/Assets?</p>
Age for children (Default age is 18 years)	<p>At the age of 18/21/25?</p>
Name of the Beneficiaries	<p>Whom you would like to pass on your estate/assets after the death and the share of distribution? – Equally or in percentage?</p>
Disaster Clause (Optional)	<p>Details of the Estate distribution if something happened to all of you (i.e. You, your wife and the children), then Whom would like to pass your Estate to??</p> <p>You can assign someone anywhere in the world!! If you are distributing your Estate/Assets with more than one person then please mention the percentage distribution.</p>

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Lasting Power of Attorney (LPAs)	
Name, Date of Birth and Address of the Donor	<p>A person who is appointing other people to make decisions on his/her behalf. You are 'the donor'.</p> <p>Restrictions – Donor must be at least 18 years old and be able to understand and make decisions (called 'mental capacity').</p>
Name, Date of Birth and Address of the Primary Attorneys (Refer to 1.)	<p>The people you choose to make decisions for you are called your 'attorneys'. They should be people you trust and know well. Common choices include your husband, wife or partner, son or daughter, or your best friend.</p> <p>There can be maximum of four primary attorneys.</p>
Name, Date of Birth and Address of the Replacement Attorneys (Refer to 2.) (optional)	<p>Replacement attorneys are a backup in case one of your original attorneys can't make decisions for you anymore.</p> <p>There can be maximum of four replacement attorneys.</p>
Name and Address of the Certificate Provider (Refer to 3.)	<p>Someone who has known the donor personally for at least 2 years, such as a friend, neighbour, colleague or former colleague OR Someone with relevant professional skills, such as the donor's GP, a healthcare professional or a solicitor.</p>
<p>How would you like to pay the registration fees of £82 for each document, to the office of public guardian (OPG)?</p> <p>P.N: Fees of £82 paid by the Client directly to the OPG and not the part of the Amadeus Fees.</p> <p>The registration fees can be reduced to 50% (if your gross income is less than £12,000 p.a.) or completely exempted (if the donor receives means-tested benefits or Guarantee Credit element of the State Pension Credit).</p>	<ul style="list-style-type: none"> • Cheque • Card

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1) The Attorneys

The people you choose to make decisions for you are called your 'attorneys'. Your attorneys don't need special legal knowledge or training. They should be people you trust and know well. Common choices include your husband, wife or partner, son or daughter, or your best friend. You need at least one attorney, but you can have more.

Restrictions – Attorneys must be at least 18 years old and must have mental capacity to make decisions. They must not be bankrupt or subject to a debt relief order.

2) Replacement Attorneys

You'll also be able to choose 'replacement attorneys'. They can step in if one of the attorneys you appoint here can no longer act for you – if one of your original attorneys dies, loses capacity, no longer wants to be your attorney, becomes bankrupt or subject to a debt relief order or is no longer legally your husband, wife or civil partner.

Restrictions – replacement attorneys must be at least 18 years old and have mental capacity to make decisions. They must not be bankrupt or subject to a debt relief order.

3) The Certificate Provider

The 'certificate provider' signs to confirm they've discussed the lasting power of attorney (LPA) with the donor, that the donor understands what they're doing and that nobody is forcing them to do it.

The 'certificate provider' should be aged 18 or over and either: a) someone who has known the donor personally for at least 2 years, such as a friend, neighbour, colleague or former colleague Or b) someone with relevant professional skills, such as the donor's GP, a healthcare professional or a solicitor. A certificate provider can't be one of the attorneys.

Restrictions – the certificate provider must not be: a) an attorney or replacement attorney named in this LPA or any other LPA b) a member of the donor's family or of one of the attorneys' families, including husbands, wives, civil partners, in-laws and step-relatives c) an unmarried partner, boyfriend or girlfriend of either the donor or one of the attorneys (whether or not they live at the same address) d) the donor's or an attorney's business partner e) the donor's or an attorney's employee f) an owner, manager, director or employee of a care home where the donor lives.