



Embrace

Embrace Planning
Specialists in Wills, Trusts and
Lasting Power of Attorney

Peace of Mind



Embrace Planning Ltd.
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Simon Patnick

Director of Embrace Planning.

We are an independent, family run company of Estate Planners specialising in Wills, Trust and Lasting Powers of Attorneys. We are members of the Society of Will Writers and are associated with some of the top, legal minds in this specialised area.

We pride ourselves on personalised service and attention to detail. From instruction to completion, we take pride in offering an individual service at every stage.

We would welcome the opportunity to discuss your requirements. Please call us on **0208 865 1920** or visit our website at **www.embraceplanning.co.uk** to book an appointment in the comfort of your own home.

We are here to help you leave all you have to the ones you love.

Will and Testament

None of us know what the future holds. Yet so many people delay making a will and testament.

Of course it comforts us to think we can put off this important duty until later. But if an unforeseen eventuality arises the lack of a will can cause an inordinate amount of discomfort to our nearest and dearest.

We can let our loved ones grieve in peace by putting our affairs in order with one single bold step.

Embrace Planning allows those you've left behind to benefit from the way you lived your life. It allows you to write a will that reflects your principles and priorities, while letting your friends and family know how much they meant to you with what you have left them.

It ensures those closest to you can work through their bereavement in the most trouble free way, and get on with living their lives instead of untangling yours.

Why do I need an Embrace Planning Will & Testament

If you die without a professionally drafted will, the Government will choose who inherits your estate. This often means those most dear to you will miss out on the assets you wished they would get.

The only way to avoid the Government deciding your last will and testament is to leave a valid, professionally drafted will. If you leave a will that is years out of date, it will still take precedent over any subsequent verbal wishes. This may result in a loved one feeling forgotten or neglected and disagreements among your family and friends.

The best way to avoid such a situation is keep an up to date will and testament.

Embrace Planning ensures all your estate is examined by professionals who listen to your wishes, advise on your assets and guarantee your legacy is left to your carefully selected beneficiaries.

What is included in my Embrace Planning Will and Testament?

Embrace Planning offers a comprehensive will writing service so you can feel confident all the elements of your estate reach their rightful recipients.

Your Embrace Planning Will and Testament will:

- Name your executors and trustees as the people you feel have the integrity to oversee the distribution of your estate.
- Identify who you wish to inherit your estate and to what degree they will benefit from it, whether in monetary terms or by bequeathing them your possessions.
- Appoint suitable guardians for your children rather than leaving the decision to a court.
- Instruct any last wishes to be carried out so your priorities, preferences and principles may live on once you've gone.
- Address any difficult family circumstances to avoid disagreements and fall-outs among your loved ones.
- Allocate a donation to any chosen charity.
- Make a provision for any pets you leave behind.

An Embrace Planning Will and Testament will ensure you live on through your children and loved ones, without any undue hassle to them.

To find out more call **0208 865 1920** or one of our team can visit you in the comfort of your own home if you prefer.



Lasting Power of Attorney

Longer lifespans may give us more years on the clock but they also leave us prone to ageing illnesses.

The longer we live the more likely we are to suffer dementia, Alzheimer's, Parkinson's disease and stroke, among other mentally debilitating ailments. They can all rid us of the mental capacity to make good decisions.

We are though able to put measures in place to enable others to act on our behalf should we succumb to a devastating illness.

Embrace Planning offers you the opportunity to future-proof the handling of your financial and health matters should such an event arise. It enables you to assign a person to make decisions and manage your affairs on your behalf. And it also guarantees your family won't have to face the daunting prospect of asking a court to appoint a representative for you.

An Embrace Planning Lasting Power of Attorney will give you peace of mind that someone you trust is acting in your best interest when you may not be able to act for yourself.

Why do I need an Embrace Planning Lasting Power of Attorney?

If you suffer an illness which diminishes your capacity to make good decisions and you haven't put a Lasting Power of Attorney in place, no one can act with best intentions on your behalf.

And your family will have to navigate the arduous, slow and expensive process of having the Court of Protection appoint a representative to handle your affairs.

If you lose the mental power to manage your money without a Lasting Power of Attorney your partner may also lose access to any joint investments and bank accounts you own.

The best way to avoid the difficulties of frozen assets and family disputes in such situations is to have a Lasting Power of Attorney in place.

Embrace Planning ensures you will have official decision makers, of your choice, to act carefully in your best interest when deciding on health care and financial matters, should you be unable to make rational decisions

What is included in my Embrace Planning Lasting Power of Attorney?

Embrace Planning's Lasting Power of Attorney gives you an assurance the best decisions will be made on your behalf when you struggle to make them alone.

Your Embrace Planning Lasting Power of Attorney will appoint someone of your choice:

- To handle your bank accounts, investments and taxes so your wealth is secure and your financial affairs are kept in order.
- To manage your property, mortgage payments and utility bills so your life continues to run like clockwork around you.
- To choose the best course of action with regard to your health and the care it may require.

An Embrace Planning Lasting Power of Attorney will give you comfort that all which should be done for you will be done for you, if your mental powers are diminished by illness.

To find out more about an Embrace Planning Lasting Power of Attorney contact Embrace Planning today for a friendly discussion about your wishes. Call **0208 865 1920** or one of our team can visit you in the comfort of your own home if you prefer.



Property Trust

Life can change in ways we never expect and it is hard to imagine how things will evolve once we've died.

It does go on without us and for those we leave behind the trials and tribulations of life still lie in store. Giving a surviving partner and other successors some security against changes in fortune is a rational concern and priority for many.

We can protect them from unforeseen circumstances by placing our share of the value of a home in a protective property trust. Embrace Later Life Planning allows you to safeguard your share of the value of a property from certain eventualities once you are gone.

It allows you to pass it on to someone other than your co-owner so, in the case of your survivor re-marrying, your portion of the property value is ring-fenced and won't fall into the hands of someone you've never known.

An Embrace Planning Property Trust also protects your share of the property from wealth assessors if your survivor falls into financial difficulty or needs to move into a residential care home.

Why do I need an Embrace Planning Property Trust

If you die without placing your share of your property into a property trust it can easily fall into the hands of a stranger. This means those you wished to inherit your wealth may never benefit from it.

The best way to guarantee this doesn't happen is to place your share of your property into a protective property trust.

If your surviving partner requires medical or residential care, the home you hoped to bequeath to family could be at risk. If your survivor remarries but is outlasted by their next partner your home may go to people you've never met.

A protective property trust prevents your share of the home being taken away from the beneficiaries you wish to receive it.

Embrace Planning protects your share of a property from becoming an accruable asset when circumstances out of your control dictate.

It allows you to be flexible with your share of a property so your successors are guaranteed to gain from your estate.



What is included in my Embrace Planning Protective Property Trust?

Embrace Planning offers a secure protective property trust so you know your share of a property will reach the right people and be used for the right ends.

Your Embrace Property Trust will:

- Name your trustees as the people you feel have the integrity to manage your Embrace Property Trust.
- Give your surviving partner the right to live in the property for the remainder of their days.
- Allow you to pass on your share of the value of the property to someone other than the joint-owner.
- Give your surviving partner the right to sell the property and buy another, with profits from the sale split between them and the trust.
- Place your share of the value of a new property bought by your surviving partner into your Embrace Property Trust.
- Protect your share of the value of the property from wealth assessors claiming assets against debts accrued by your surviving partner.
- Protect your share of the value of the property from wealth assessors covering medical or residential care costs for the surviving owner, should you wish.
- Prevent your share of the value of the property being passed on to a new partner of the joint-owner should they remarry after your death.

An Embrace Property trust will ensure your share of the value of a property is used for the right reasons and reaches the people you want.

To find out more about an Embrace Planning Property Trust contact us today for a friendly discussion about your wishes. Call **0208 865 1920** or one of our team can visit you in the comfort of your own home.

Family Asset Protection Trust

We are all keen to protect our assets for our loved ones. If we have children, we are motivated to provide for them throughout their lives and want what is best for them. You may wish to ensure that the assets you have worked hard to acquire during your lifetime are passed on to your chosen beneficiaries after your death. However, a Will can only control the assets that you own at the date of your death and if these are eroded during your lifetime, there will be little if anything for your beneficiaries to inherit. The Family Asset Protection Trust has been specifically designed to protect your assets for you during your lifetime and give you the peace of mind that they can pass on securely and intact to your spouse, your children and their bloodline (or other named beneficiaries) after your death

Why do I need an Embrace Planning Family Asset Protection Trust?

Benefits of the Family Asset Protection Trust are:

- No probate fees or delays
- No estate claims
- No sideways disinheritance
- No court of protection control
- Ring fencing assets
- Financial protection from relationship failure
- Protection for benefit dependent beneficiaries
- Protection from generational inheritance tax
- Protection from care fees

(please ask for a copy of our Family Asset Protection brochure for more information or visit our website)

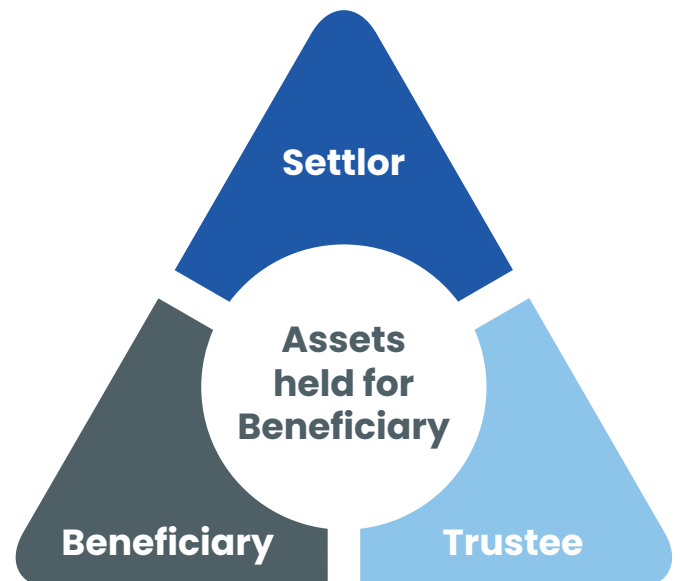


What is included in my Embrace Planning Family Asset Protection Trust?

Embrace Planning's Family Asset Protection Trust can protect what you have whilst you are alive to pass on to the ones you love, at a time convenient for them, after you are gone. It will:

- Name your trustees as the people you feel have the integrity to manage your Family Asset Protection Trust.
- Allow you to pass on your share of the assets in the Family Asset Protection Trust to someone other than the joint-owner of the assets.
- Included in the Family Asset Protection Trust package is a will and the Lasting Powers of Attorney

To find out more about an Embrace Planning Family Asset Protection Trust contact Embrace Planning today for a friendly discussion about your wishes. Call **0208 865 1920** or one of our team can visit you in the comfort of your own home.





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