



# Why Plan?

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## Peace for Everyone

Deciding who gets what and when helps to avoid the family fallouts that occur when someone dies. It's not just for the wealthy. Its for everyone that wants to protect their loved ones and their future. Choose who looks after your young children, your finances and your affairs on death or incapacity.

## Protect your Assets - Spouse, Partner & Children

Issues facing modern families: Married more than once, children from a previous relationship(s). Ensure your children are not disinherited. Protect against the risk of divorce, bankruptcy, care costs. Want to protect against an ex-spouse/partner claim or accommodate a complex family situation.

## Transfer Property Quickly and Easily

Avoid delays, unnecessary costs and heart ache for your loved ones by planning in ahead. Included are Trusts not established by a Will, Pensions, insurance policies & jointly owned property. Our solution can avoid the legal process Probate meaning your loved ones benefit quickly and easily.

## Avoid Potential Tax Liabilities - Inheritance Tax (IHT)

Beneficiaries of an estate could be liable to IHT - This can legally be avoided with the right planning. The new allowance (Residence Nil Rate Band) - Make sure your estate qualifies & save on IHT. Advice on utilising Allowances, Gifting & Trusts - Secure the future of your loved ones today.

# For further information visit

[www.iformlegal.com](http://www.iformlegal.com)



# Common Mistakes

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## Not Planning for the Unexpected

Our future is uncertain: Divorce, businesses fail, children move away, premature death, family fallouts.

Disputes between children from first marriages and the new spouse are common.

Planning should be up to date, reflect current family position and guard against these common risks.

## Not Planning for Care Costs

Failure to plan could lead to there being no estate to leave to loved ones.

Many 'just get a Will done' with no advice around strategy or protection of assets from common risks.

Often the middle classes are forced to use life savings or sell their homes to pay for the cost of care.

## Not Getting the Right Advice

Getting it out of the way: Ticking it off the list without proper advice, strategy or wider consideration.

Not seeking professional advice from a specialist Estate Planner can come at a big price.

Free & simple Wills, online DIY Wills, firms acting as professional Executor for future probate fees.

## Not Updating a Will or Estate Plan

Births, deaths, separation, divorce, business failure, legislation change all require a planning review.

Beneficiaries named on Life insurance policies and pension plans do not pass via the Will need review.

We offer a free review of all legal documentation to ensure it reflect your current position and wishes.

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