



I'd like legal advice on

Planning for when I am older

Proud to support



Corporate member of
Plain English Campaign
Committed to clearer communication

501



Quality
Solicitors

"You just don't know if a law firm is any good until it's too late! I started the QualitySolicitors legal brand after having a terrible experience of using a lawyer myself. Even though I'm a barrister, I didn't know who to choose when it came to my own legal issues. In the end, I chose badly - my lawyer never kept me updated and hardly ever returned my calls. The stress it caused was awful. Sadly, that experience is all too common.

Using a QualitySolicitors firm is like having a lawyer recommended to you by hundreds of trusted friends. That's because we only select firms to become part of QualitySolicitors that have consistently excellent feedback from their clients. I am certain that by choosing QualitySolicitors to represent you, you will have a much better experience than I did with my lawyer!"

A stylized, handwritten signature in white ink, appearing to be 'CH' or similar initials, positioned above the name and title.

Craig Holt

Chief Executive
QualitySolicitors

What is QualitySolicitors?

QualitySolicitors is a national legal service with branches all across the UK. QualitySolicitors is made up of many of the UK's best law firms who have come together to create a national legal brand.

Before they can join, law firms are chosen from fierce local competition. Only the best firms are selected to become part of QualitySolicitors - based on what you, the public, tell us about them.

QualitySolicitors is delighted to be a member of the Institute of Customer Service. We are determined to improve standards of customer service in the legal market. Everything we do is designed to make life easier and less stressful for you when dealing with legal matters. Our aim is to drag the legal profession into the 21st century!

Our lawyers are experts in their legal areas but, unlike some, don't believe they have to use complicated legal jargon to prove how good they are. That's why QualitySolicitors are proud members of the Plain English Campaign.



Why use QualitySolicitors when planning for later years?

QualitySolicitors aim to provide the very best in customer service. With locations throughout the UK, we combine the strength and expertise of a national brand with the convenience of a local service.

Expert lawyers...

QualitySolicitors has expert lawyers across the wide range of legal areas that can help when you are planning for when you are older.

...providing the best service

All QualitySolicitors offer the following key promises:

1. Free First Consultation

Most people don't use a lawyer very often. We know it can sometimes be a worrying and unknown process. Call us or pay a visit to your local QualitySolicitors branch – all at no cost. You'll find friendly staff who genuinely want to help you with whatever your legal issue is.

Your Free First Consultation is your chance to tell us a bit about your legal issue, ask any questions you have and decide whether QualitySolicitors feels right for you. No question is too stupid and it is all completely without obligation. At QualitySolicitors, there is no need to worry about being charged the moment you step through the door!

2. Same-day response

You're busy. You don't want to wait around for days for someone to get in touch or update you on your case. Call or email us and you'll get a response the very same day.

3. No hidden costs

With QualitySolicitors you will always be kept informed of any charges in a clear and easily understandable way right from the outset. From our popular "Ask the Legal Expert" fixed price legal consultation to many of our other legal services, we also offer a wide range of fixed fee services. With this promise, we can ensure there are no nasty surprises when it comes to any fees.

4. Direct lawyer contact

If you instruct us you will want to speak with the actual lawyer running your case. Just pick up the phone. At QualitySolicitors you will not be left feeling fobbed off or having to press 1 for customer service, 2 for accounts, 3 for ...zzzzzz...



Why should I use QualitySolicitors?

We believe no-one in the entire legal market is more passionate than us about providing the very highest levels of customer service. Our specialist lawyers understand that their legal expertise is just half of the equation and that taking care to ensure the service they provide is as good as their legal ability is equally important.

When planning for the future you will want an experienced lawyer who listens to you so that they understand what you are trying to achieve. You want someone who can give clear advice on the options available to you; a trusted advisor who you can rely upon to give you the best independent legal advice. This is the service provided by QualitySolicitors.

Right from the start, with your **Free First Consultation** (which can be by phone or face to face with one of our legal assistants) you will see that our approach is to put you at ease as we find out from you the key information that our lawyers will need to ensure you get the best possible advice.

This Law Guide provides details of some of the legal services that you may wish to consider. Following the Free First Consultation our legal assistant will arrange for an expert lawyer to review the information you have provided and in particular your aims as to what you hope to achieve. The lawyer will then contact you (at a time convenient to you) to discuss how we can help you and give you a chance to ask questions about the service and costs involved. We make this call at no cost to you and you are under no obligation to go on to use QualitySolicitors.

If you do decide to use us, we'll keep you informed and updated throughout by whatever method suits you best – phone, email, text and letters. You will never be left in the dark (thanks to our **'Same Day Response'**) or be made to feel like your requests for updates are an inconvenience. With QualitySolicitors you'll feel supported by our straightforward service: plain English and good communication.



Ok. Sounds good but what will it cost?

All QualitySolicitors offer a **Free First Consultation**. The legal assistant helping you will then arrange a call back (at a time convenient to you) from a lawyer with the relevant specialist knowledge. Following the First Consultation one of our lawyers will contact you to answer all your questions about our service. They ensure that you are given clear, straightforward information about the cost of trusting your legal affairs to QualitySolicitors.

If, at this stage, all you require is a one to one advice session with a specialist lawyer then we can offer our popular fixed price **'Ask the Legal Expert'** service to you.



Could I get the services cheaper somewhere else?

Of course – although beware of hidden costs which often exist in this field. QualitySolicitors' service is excellent value, with the promise of **No Hidden Costs**. There is always a cheaper option for everything and legal services are no different. Not all law firms are like QualitySolicitors and if a high quality service and quality of advice matter to you then QualitySolicitors is for you.



When should I seek advice?

Generally, the sooner advice is obtained the better. This applies whether you wish to put in place protection for yourself, or you are considering legal issues on behalf of someone you care about. It is far better to have put in place any necessary legal protection before medical problems take over and you no longer are able to take decisions for yourself.

This Guide is written for the person wishing to plan for their own future but often it will be members of their family that take the first steps on their behalf.



Recording Advance Decisions

It is recommended that you record in advance your wishes for your own medical treatment and care.

Illness and medical conditions (such as a degenerative disease or serious injury in an accident) can leave a person unable to fully understand what is happening to them with the loss of the ability to communicate their views or choices.

If this happens to you, it can mean that legally you have lost the mental capacity to make your own decisions. It is, however, possible to prepare a document to set out in advance your wishes regarding future health care and treatment should you become seriously ill.

QualitySolicitors can advise you on preparing such a document which is often called a Living Will. It can set out your choice to refuse specified treatment. However, what it cannot do is insist on a particular treatment being provided to you.

Living Wills are not legally binding but doctors do have to take them into account when deciding on a course of action. Having a Living Will can also save your friends and family from having to make difficult decisions.

Even if you already have a Living Will it is sensible to keep it under regular review given that new or improved medical treatments become available all the time.



I am worried that I may be suffering from loss of memory?

Suffering from memory loss can have important legal consequences. Memory loss is a type of loss of mental capacity. It can be frightening and confusing both for the person concerned and those who care for them.

It is, therefore, recommended that before such problems become permanent or too severe that the person concerned protects themselves in ways suggested in this Guide, in particular:

- Lasting Power of Attorney
- Updated Will (with Inheritance Tax planning)



Would a Lasting Power of Attorney help me?

If you were to lose the ability to manage your own financial affairs, you might be surprised to learn that your partner or family cannot automatically take this over on your behalf.

However, if you had prepared a Lasting Power of Attorney (LPA) then this document can give legal authority for another person (or people) to take certain decisions on your behalf.

- A property and affairs LPA authorises someone else to deal with your property and finances.
- A welfare LPA allows them to make welfare and medical treatment decisions on your behalf.

In both cases you can either appoint someone who you trust to simply act in your best interests or you can give them specific guidance. Our lawyers will talk through your aims to ensure that there are properly covered.

We can also discuss with you who to appoint. It could be one or more individuals and could be a QualitySolicitors lawyer you appoint. You can also appoint a back-up person in case the person you select is unable to act for any reason.



What happens if I do not make a Power of Attorney?

If you lose the capacity to make financial decisions for yourself and have not made a Power of Attorney then it is still possible for someone who cares for you to be appointed to act on your behalf. They would need to instruct us to make an application to the Court of Protection.

However, making this application after you have lost capacity can be a time-consuming process, meaning that there is delay and uncertainty until they are appointed. It may also be a further burden on them when they are already looking after you. It is far better (and less costly) for you to take care of this in advance.



When should I make or update my Will?

Everyone should have a Will, without exception. It is the only way to ensure you are in control of what happens to your affairs. The only question is what kind of Will is right for your circumstances.

It is also very important to ensure you review your Will regularly to ensure it reflects your up to date circumstances. As your family grows or your financial position changes, your Will needs to reflect this.

It is important to use experts, such as QualitySolicitors, for making or reviewing your Will to ensure your wishes are actually put into effect. All QualitySolicitors are fully regulated and insured meaning we will be around to help those who you care about if anything goes wrong. Crucially, it is important that you make or update your Will as soon as possible and not risk losing the capacity to do so. It is an easy thing to put off but is something far too important to ignore.



What happens if I do not make a Will?

If you do not make a Will then the strict Intestacy Rules will apply as to how your property, possessions and money are distributed.

This can lead to disappointment and injustice particularly as the Intestacy Rules do not take account of modern living arrangements and extended families.

If you have not made a Will and then lose the capacity to make gifts or undertake Inheritance Tax planning, in certain circumstances a member of your family will be able to apply to the Court of Protection on your behalf. In certain circumstances a member of your family will be able to apply to the Court of Protection on your behalf. This is known as a Statutory Will Application. However, the best advice is to make or update your Will whilst you still have capacity.



Do I really need Inheritance Tax advice?

Inheritance Tax does not only concern the very wealthy. Add together the value of your house, car, insurance policies and all your other assets and possessions and you will see that much of the population now come within the scope of the tax.

Inheritance Tax planning normally consists of making the fullest possible use of available tax reliefs and exceptions e.g. making gifts of part of your property/possessions before you die and ensuring that you have a Will that minimises the tax that will be paid when you die before your remaining property and possessions are distributed.



Can I avoid my money being used up in care home fees?

Another measure that we can advise on is arranging for some of your assets (property or possessions) to be held by a named person for the benefit of others. This is known as a Trust.

Making a Trust (either to become effective during your lifetime or after your death) can be an invaluable tool in ensuring that your family money stays in the family.

One benefit is in saving Inheritance Tax whilst you keep some control over the assets held in Trust. It can also mean that the money/property held in Trust is protected from being used up in care home fees that would otherwise be paid for by your Local Authority.

This is an area of law that has to be kept under review in order to keep on top of the regular changes to the tax system. QualitySolicitors is able to offer specialist advice to save you and your family money.



Advice on moving home

As you get older there may be a range of reasons as to why you wish to move home. It may be that you want to “downsize” after your children have grown up and left home. It may simply be that you would like to find accommodation that is more suitable for your changing needs and requirements.

QualitySolicitors’ Moving Home Team will be able to look after all of your property transaction needs.

They will ensure that you receive advice on the management fees or other service charges which may be applicable where the new property has shared and maintained facilities such as gardens or other services.

They will also be able to advise on particular issues that can arise if you decide to buy a home with your children with a separate living space for you.

They will be able to work with you if you are entitled to grants or support from your local authority where the property needs to accommodate a physical disability.

Finally, they will be able to work with our Trusts and Tax Planning experts so that money raised from the sale of your family home is properly protected.



Ask the Legal Expert Session

It may be that you would just like some one-off advice on some of the issues covered by this guide concerning planning for when you are older.

We offer a popular service of a focused 45 minutes with a specialist lawyer for a special fixed price. The first step is your **Free First Consultation** where one of our legal assistants will take the basic information our expert lawyers will need to help you. This can include you providing a list of the questions you would like to discuss.

If it sounds as though this is the service that is right for you, the lawyer will give you more details when calling you back. The lawyer will also ask you to bring any relevant paperwork to the 45 minute Session.



Ok. I definitely want QualitySolicitors to help me. What now?

Whether you are ready to instruct us or would just like to book a fixed price **Ask the Legal Expert** session, just phone or call into your local QualitySolicitors, or visit our website so that we can get things started for you with the **Free First Consultation**.

At the **Free First Consultation** our friendly legal assistants will put you at ease. As well as taking your basic details they will also discuss with you what you are aiming to achieve. If you would prefer to set out this information yourself, they will be able to direct you to our online 15 minute Fact Finder Form. This first consultation is at no charge and with no obligation.

We will then arrange for you to be called back (at a time convenient to you) by one of our expert lawyers. At QualitySolicitors we think it is really important for you to find the lawyer that is right for you. This is your chance to find out more. The lawyer calling you back will be only too happy to answer any questions you have about the range of legal services that can apply when you are planning for the future. Again we make no charge for this call which is entirely without obligation – as we want our clients to be happy with their choice of lawyer.



QualitySolicitors

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