



fmifa

What our clients think

“Excellent service, everything explained clearly and simply to make it easy to understand.”

J Hinton

“Will writing service excellent and efficient. Very informative and practical options discussed.”

K Kiani

“Drafting a new Will and LPA, all very well explained, everything covered in detail.”

M Hutchinson

30
YEARS

fmifa

Financial Management

Wealth Management | Investments

Will Writing | Retirement Planning & Pensions

Mortgages & Equity Release | IHT Planning

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Authorised and regulated by the Financial Conduct Authority (FCA) – 485423.
Wills & Trusts are not regulated by the FCA. FMIFA is a member of the Institute of Professional Will writers and compliant with their Code of Practice.

Wills & Lasting Power of Attorney

Preparing for the future

Why having a Will and Power of Attorney is important



“Worryingly, around 25% of estates each year are ‘intestate.’ Failing to make provision for your loved ones when you die can lead to confusion and heartache”

Kelly Wilkes

Be prepared

Writing a Will does not have to be morbid, nor does it have to be difficult. It is one of the most important documents that you will ever need to make and doesn't need to be expensive or overly complex. We aim to make this service affordable and straightforward as we recognise this is a key component of having a financial plan.

Prevent financial hardship

When making a Will you can name the beneficiaries (including charities and friends if you so wish) and you will know with certainty who will inherit from your efforts. If you do make a Will then the legal process in dealing with your affairs will be easier and much less painful at a time when your loved ones will need all the help that they can get. If you don't make a Will then on your death you will have died intestate. This can cause difficulties for your loved ones who may suffer financial hardship and distress at a time when they least need it.

Control who inherits

Without a Will then you will have no control over who will inherit what you own. Spouses may not receive everything, and charities, friends and unmarried partners may receive nothing.

To take care of your children

If you do make a Will then you can appoint guardians of your choice who will look after your children until they reach the age of eighteen. If you do not make a Will and you are a parent of young children, then you will have no control over who looks after them should anything happen to you. In such circumstances, the courts will appoint someone on your behalf – someone that you may not have chosen.

Taking the worry and uncertainty away from your loved ones.

We can help you, so you can have peace of mind and security for yourself and your family. We will provide clear and understandable advice to help you make informed choices. We care about the decision you will make and are sensitive to the emotional aspects that may surface from writing your own Will.

What if something happens during your lifetime?

It is equally important to make provisions to organise your affairs should you become unable to look after yourself during your lifetime - an ever-increasing possibility given the advances in medical care. Lasting Power of Attorney nominate a person or persons who can manage your lifetime affairs and make decisions on your behalf. Lasting Power of Attorney can be particularly useful in the event of mental or physical incapacity caused by factors such as accident, old age, or illness.

Fees: Wills	
Single Will	£175
Mirror Will	£230
Fees: Lasting Power of Attorney	
Property & Financial Affairs*	£168
Health & Welfare*	£168

*There is an additional £82 registration fee per LPA made by the Office of the Public Guardian.

A Will

Lets you leave clear instructions about how your estate is to be distributed

Allows you to make specific bequests to individuals

Helps with the tax-planning process to potentially minimise inheritance tax

Lets you choose your own executors

Enables you to appoint guardians to look after your children, if they are under the age of 18

Avoids your closest relatives having to apply for ‘letters of administration’

Ensure unmarried partners’ benefit

Allow children from a previous marriage share your estate

Prevent any family disputes

Speeds up the probate process

Lasting Power of Attorney

Allows you to choose the people to look after your financial affairs

Enables you to appoint people to deal with your personal and medical affairs