Clarke & Wright

WILLS & ESTATE PLANNING

Later Life Planning

Protect what's important for the people who matter

Start with a free review

No charge and no obligation. At home, at our office, or by telephone or video, whichever suits you. We set out your options in writing, and confirm a fixed fee before any work starts.

YOUR FREE REVIEW

Date ______________________ Time ______________________

With ____

Not booked yet? Ask any of our team before you leave today, or call **01743 652 226**.

Clarke & Wright

WILLS & ESTATE PLANNING

Contents

Institute of Professional Willwriters member, under the only willwriting code approved by the **Chartered Trading Standards Institute**

Supervised by HMRC for the Money Laundering Regulations

DBS checked staff, without exception

SRA regulated solicitors draft all reserved documents

£2m professional indemnity and **£2m public liability** cover

Wills

Have you written your Will? Are you sure that your family will inherit?

Writing a Will is crucial, as it gives you full control over what happens to your assets when you pass away.

You can choose your:

- Beneficiaries (your inheritors),
- Executors (those you trust, who must carry out your wishes), and
- Guardians (for children under 18).

This saves future disputes or complications, and ensures the financial safety of your loved ones.

Is Your Will Up to Date?

Life changes, so even if you have a Will, it's important that it's up to date. It should be altered following significant events, such as divorce, or birth of grandchildren – and marriage invalidates most earlier Wills. We recommend reviewing your Will every five years.

What Happens If You Don't Write a Will?

Many assume that their estate will automatically pass to their closest family members. However, if you don't have a Will, you don't have a say. Your assets will be divided according to the law, which may result in outcomes against your wishes – for example, if you're not married, your partner may not receive any of your assets. With a professionally drafted Will, the right people will receive their inheritance without problems or delay.

If You Are Not Married

There is no such thing as common law marriage. However long you have been together, and whether or not you have children together, an unmarried partner inherits **nothing** automatically. Everything passes to spouses and civil partners first, then children, then parents, then siblings.

A surviving partner can bring a claim, but it is slow, expensive and uncertain. A Will and the right form of property ownership settle it properly.

WILLS CONTINUED

Protective Will Trusts

Is your share of your home protected? Could it be passed to another family? A Protective Will Trust protects your share of your home's value for future generations, something a basic Will cannot do.

Also known as a life interest will trust, or an Immediate Post-Death Interest.

How Do They Work?

Married couples or civil partners who own their home jointly will convert their ownership to 'tenants in common,' meaning that each half of the property is owned independently.

When the time comes, the deceased partner's share is left to the Trust, rather than to the surviving partner, who has the right to occupy the property for the rest of their life.

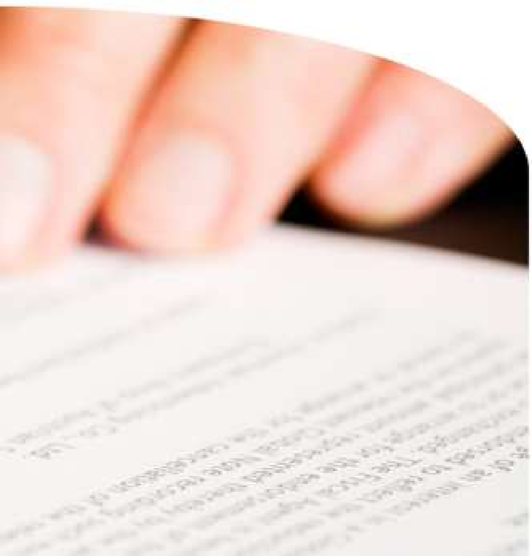
And If Care Is Ever Needed

Your half is held by the Trust rather than owned by your surviving partner, so it is not theirs to be assessed. Where a local authority looks at your partner's means, only their own share of the property is in the assessment. This is not a scheme to dodge care fees, and we would not present it as one, but it is a meaningful difference in how your share is treated.

Benefits

Without a Protective Will Trust, your share may be at risk of being passed to another family if your partner remarries (through sideways disinheritance). Or, the local authority could use your share to fund your partner's future care costs. Setting one up also means that your surviving partner can:

- Continue living in the property
- Earn a rental income from it
- Or receive the proceeds of their half if the property's been sold.



Lasting Powers Of Attorney

Is your future in safe hands? Will trusted people manage your affairs?

A Lasting Power of Attorney (LPA) lets you appoint one or more people to manage your affairs if you are no longer able to. It is independent of your Will, and it must be made at a time when you still have mental capacity.

Who Should You Elect?

You can choose one person you trust, several people, or a professional. Whoever you appoint must follow the rules in the Mental Capacity Act when making decisions on your behalf.

Make It While You Can

This is the part people are caught by. An LPA can only be made while you still have the capacity to make it. By the time a family recognises one is needed, it is very often too late.

The Two Types

Most people make both, but you may choose either.

Health and Welfare

Decisions about your healthcare, such as consenting to medical treatment and to where you are cared for. It can only be used once you are unable to make those decisions yourself.

Property and Financial Affairs

Your bills, finances and property. It can include collecting a pension or benefits, and selling your home if that becomes necessary. You choose whether it takes effect now or only in the future.

> *Capacity is the gate to all of it. A Will, a trust and an LPA can each only be made while you still have it.*

Why Have an LPA?

If you lose mental capacity without one in place, your family cannot simply step in. They must apply to the Court of Protection to be appointed as your Deputy, and joint bank accounts with your partner can be restricted in the meantime.

What Deputyship Involves

It is the expensive version of the same thing, arranged at the worst possible moment:

- **£432** to apply, and **£100** more if the court decides it needs a hearing
- **£100** assessment fee for a new Deputy
- **£320** a year in ongoing supervision fees
- a security bond, priced on the value of the estate

The Court may also appoint someone other than the person you would have chosen. An LPA made in advance avoids all of it, and we register yours with the Office of the Public Guardian so it is ready to use.

Source: Court of Protection and Office of the Public Guardian fees, August 2026.

Choosing Your Attorneys Well

Most people appoint more than one, and it is worth thinking about how they should act together. Appointing them **jointly** means every decision needs all of them, which is safe but can be slow, and the whole appointment fails if one of them cannot act. Appointing them **jointly and severally** lets any one of them act alone, which is far more practical in the moment.

You can also name replacements. We talk all of this through with you rather than hand you a form, and we register your LPA with the Office of the Public Guardian so it is ready to use.

Preferences and Instructions

Your LPA can carry two kinds of guidance. **Preferences** are wishes your attorneys must weigh – where you would rather live, who they should consult. **Instructions** bind them – conditions that must be followed. We help you decide what belongs in each, because a badly drafted instruction can make an LPA unworkable.

Trusts

Are your assets protected? Will your family have to wait on Probate?

What a Trust Does

Its purpose is practical. Because the legal title to whatever the trust holds sits with your trustees rather than with you personally, those assets do not have to wait for a grant of probate before they can be sold, transferred or managed. Probate commonly takes many months, and on a difficult estate well over a year.

Depending on which type you use, a trust can also keep your Residence Nil Rate Band intact, and let you and your partner each name different ultimate beneficiaries so that your own children are certain to inherit your share.

We offer three types, set out over the next two pages, alongside the Protective Will Trust described earlier.

> *Some trust schemes sold to homeowners over the years cost families their Residence Nil Rate Band and triggered ten-yearly charges. Ours are built so that neither happens.*

And What It Does Not Do

We would rather tell you this now than have you find it out later. A trust is **not** a route to:

- reduce Inheritance Tax. You keep access to and control of what is held in the trust, so the value stays inside your estate and is taxed there exactly as before;
- avoid means-tested care charges, where avoiding them was a significant motive;
- shield assets from creditors where insolvency is in prospect;
- defeat a claim against your estate under the Inheritance (Provision for Family and Dependants) Act 1975.

If a trust is marketed to you as a single solution to all of the above, our view is that it is probably mis-sold.

Estate Allocation Trust

For the family home

When someone dies owning a share of the family home, nothing can be done with that share until the paperwork catches up. The house cannot be sold, transferred or remortgaged while the family waits on a grant. This is our answer to that, and the arrangement we set up most often.

Your home is transferred into a trust that you are a beneficiary of, so nothing changes about living there. Inside it the value is divided between funds held on different terms: most of it absolutely for you, and one fund on discretionary terms capped so that it can never exceed the tax-free threshold.

Your trustees hold the legal title, so on a death the property can be dealt with straight away rather than waiting on a grant. That is the whole point of it.

Where a couple set one up together, each of you has your own separate fund rather than the two being pooled, so you can each name different ultimate beneficiaries. That matters where there are children from an earlier marriage.

It Costs You Nothing In Tax

Nothing. That is the point of the structure.

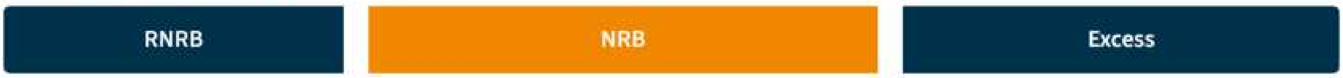
- Your **Residence Nil Rate Band is preserved**. A single discretionary trust holding the house would put it at risk.
- **No entry charge** when the trust is made, **no ten-yearly charge** while it runs and **no exit charge** when assets leave it.
- **No Capital Gains Tax**, on the way in or during the time the home is held there, for as long as it goes on qualifying for main residence relief.

What it does not do is save Inheritance Tax. You remain a beneficiary of your own trust, so the value stays inside your estate and is taxed there exactly as before.

Which is why it is not the right answer for everyone. If Inheritance Tax is already a problem, or is likely to become one, this is the wrong starting point. It saves no tax of its own, and the fund inside it uses up nil rate band that other planning may need in order to save tax. Where that is the position we will say so, and look at the order things should be done in first.

How each fund is divided

Your fund (your partner's mirrors it)



■ Held absolutely for you ■ Settled, and capped at the nil rate band

Separate funds, so you can each name different ultimate beneficiaries. Only the middle portion is genuinely settled, capped at the nil rate band – the cap is what keeps the tax charges at nil. Proportions are illustrative.

Investors Living Trust

Probate solved, nothing else touched

Some clients want the probate problem solved and nothing else. No sub-funds, no discretionary layer, no tax structuring. This is the plainest way we can do that.

It is a bare trust, which means it is transparent for tax. Whatever is inside it is still treated as yours and taxed as yours, exactly as before. Putting property into one changes nothing at all about your tax position, for better or for worse: not your Income Tax, not your Capital Gains Tax, not your Inheritance Tax.

What does change is who holds the legal title, so the property does not have to wait for a grant before it can be sold, transferred or managed. It suits a family home and investment property equally well, and one trust can hold several properties at once.

Investors Estate Allocation Trust

Where there is investment property too

The family home is rarely the whole picture. Where you also hold a second property, a flat let to tenants or a portfolio built up over the years, every one of them carries the same problem on death, multiplied.

This is the two above combined, which is where its name comes from. Your home sits in the Estate Allocation structure and keeps everything that goes with it. Your investment properties sit alongside it on the transparent terms of an Investors Living Trust. One arrangement, one set of trustees, however many properties.

Your income arrangements are untouched. Rent continues to be received and taxed exactly as it is now. If you already have an Estate Allocation Trust with us, this is normally an upgrade rather than starting again.

> *An Investors Living Trust changes your tax position by nothing at all. An Investors Estate Allocation Trust carries the Estate Allocation treatment on your home, and leaves your investment property exactly as it is. What both change is how quickly your family can deal with the property once you are gone.*

Which One Is Best for You?

Your consultant will go through this with you. Nobody is expected to work it out alone.

	Protective Will Trust	Estate Allocation Trust	Investors Living Trust	Investors Estate Allocation Trust
Takes effect	On death, under your Will	Now, in your lifetime	Now, in your lifetime	Now, in your lifetime
Covers the family home	Yes	Yes	Yes	Yes
Covers investment property	Yes	No	Yes	Yes
Avoids waiting on Probate	No	Yes	Yes	Yes
Protects your share from sideways disinheritance	Yes	NRB fund only*	Via your Will*	In part*
Saves Inheritance Tax	No	No	No	No

* Only part of an Estate Allocation Trust is genuinely settled. The nil rate band fund is held on discretionary terms with your own ultimate beneficiaries behind it, so that part is protected. The rest is held absolutely for you and passes under your Will, so the protection there comes from your Will rather than from the trust. An Investors Living Trust gives none of it on its own, though clients who have one almost always have a Protective Will Trust in their Will, which does. An Investors Estate Allocation Trust follows the Estate Allocation position on your home and the Investors Living Trust position on investment property.

No arrangement on this page saves Inheritance Tax, and we will not tell you otherwise. What they do is decide who ultimately inherits, and spare your family the wait.

Your Letter of Wishes

A discretionary fund gives your trustees judgement to exercise. A letter of wishes is how you guide it. It is deliberately not legally binding, so your trustees can respond to circumstances nobody foresaw while knowing what you would have wanted.

It sits alongside the deed, so you can rewrite it whenever you like without touching the trust or your Will. Most people set out who they would want helped first, at what age, and what they would rather the money was not used for.

Choosing Your Trustees

Your trustees hold the legal title and make the decisions, so who you appoint matters as much as the trust itself. Most people appoint two, often a mix of family and someone a step removed from the beneficiaries.

Name replacements as well. A trust can run for decades, and the people right for the job today may not be available when it matters. We talk this through with you rather than leave it to the deed.

Care Fees Planning

Understanding the cost, and planning responsibly

Planning for long-term care is an important part of later life estate planning. Care costs continue to rise, and many families are surprised by how quickly savings and property can be affected.

What Care Actually Costs, Per Week

Average **weekly** fees paid by self-funders across the UK:

Source: carehome.co.uk self-funder fee data, September 2025 (latest available).

£80,000 a year, nursing care

Even a relatively short period of care represents a significant financial commitment. Two years at these rates is around £160,000, which for most families is a meaningful part of what they intended to pass on.

£23,250 capital. Above this you pay for all of it

Nobody plans on the basis that it will happen to them. The point of planning early is not to expect the worst, but to make sure that if support is ever needed the decisions can be made calmly rather than in a hurry.

> *These are averages. The figure that matters is the one for a home you would actually be willing to move into, and that is usually higher.*

Who Pays for Care?

Care is means tested, and the limits are set separately in England and in Wales. We advise clients in both.

England

RESIDENTIAL CARE

Below £14,250

The Local Authority funds your care

£14,250 to £23,250

You contribute £1 a week for every £250 of capital in this band, plus what you can afford from income

Above £23,250

You pay the full cost as a self-funder

Both limits have been frozen since 2010. You are left with a Personal Expenses Allowance of **£31.80** a week to spend on yourself.

Wales

RESIDENTIAL CARE

£50,000 or below

The Local Authority helps pay for your care

Above £50,000

You pay the full cost

A single limit rather than two, and the most generous in the UK. You must be left with at least **£46.35** a week for personal spending, around 46% more than in England.

CARE AT HOME

£24,000

Capital limit, excluding the value of your home

£100 a week

The maximum you can be charged, whatever your care costs

Sources: GOV.UK social care charging circular 2026/27; GOV.WALES charging for social care. Welsh maximum weekly charge held at £100 for 2026/27.

What Gets Counted

Local authorities may consider savings, investments, certain pension income and, in some circumstances, property including your home. The home is usually included **unless** a spouse, civil partner or dependent relative remains living there, or a temporary 12-week disregard applies.

When Does This Matter?

Most people assume care planning is for much later. In reality the conversation is usually prompted by a fall, a diagnosis or a gradual loss of independence, by which point the useful options have already narrowed.

Common Care Fee Myths

There is a great deal of misinformation about care fees, some of it sold as a product. Here is what is actually true.

"I can give my house to my children to avoid care fees."

No. Gifts made to reduce liability may be treated as deliberate deprivation, and the local authority can assess you as though you still owned the property.

"If I give it away and survive seven years, it is safe."

No, and this one causes real damage. The seven year rule is an Inheritance Tax rule. It has nothing to do with care fees. For deliberate deprivation there is **no time limit at all** on how far back a local authority may look.

"Trusts automatically prevent care fees."

No. A trust must be created for legitimate estate planning reasons. One created where avoiding care charges was a significant motive invites exactly the same challenge as an outright gift.

"The council will take my house."

Not quite. They do not take it. Its value may be counted in the assessment, but a deferred payment agreement can let the fees be settled from the estate later rather than forcing a sale while you are alive.

"Care is free if I have health needs."

Rarely. NHS Continuing Healthcare applies only in strict medical circumstances, and the assessment is demanding. It is not a general safety net.

"My savings are under the limit, so I will not pay."

Not exactly. Falling below the capital limit stops your *capital* being used up, but your income is still assessed. Most people continue to contribute their pension, less the personal expenses allowance.

"I have left it too late to do anything."

Not necessarily. Even where care is close, there is usually something sensible to be done about Wills, Lasting Powers of Attorney and how property is held. It is the aggressive options that close off, not all of them.

"The council can make my children pay."

No. There is no liability on children for a parent's care fees in England or Wales. What a council can do is pursue assets you gave away.

Deliberate Deprivation of Assets

If assets are transferred primarily to reduce care liability, a local authority may still treat them as belonging to you. They will look at four things:

- the timing of the transfer;
- your health at the time;
- the motivation behind the decision;
- whether sufficient assets were retained.

There is an important distinction between responsible long-term estate planning and a last-minute transfer designed to avoid fees. The first is unremarkable. The second is what the rules exist to catch.

Responsible Planning

Depending on your circumstances, sensible planning may include reviewing how your property is owned, putting Wills and Lasting Powers of Attorney in place early, or considering the trust options set out earlier in this brochure.

What it will not include is a scheme that promises to put your home beyond the reach of a means test. We do not offer one, because one does not reliably exist.

> **Our position, plainly.** We will tell you what can be done and what cannot. If someone has told you a trust makes your home immune from care fees, they are probably wrong.

> *The households who come out of this best are the ones who had the conversation while it was still hypothetical.*

1

Talk about it early

While everyone still has capacity and every option is open.

2

Get the LPAs done

Nothing else on this page works if no one can act for you.

3

Check how the home is owned

Joint tenants or tenants in common changes what happens.

4

Take advice before moving anything

Why you did it is what an authority tests, not just when.

Tax Planning

Have you maximised your tax savings? Or could HMRC be your biggest beneficiary?

Tax Planning finds ways of reducing tax twofold; what's payable during your lifetime, and what HMRC could deduct when you pass away. Without it, you and your family could lose out – you need to plan sooner rather than later, as essential reliefs can take years to be applied.

Who Needs Tax Planning?

If you need advice on the following, you'll definitely benefit from Tax Planning:

- Inheritance Tax
- Capital Gains Tax
- Income Tax
- Stamp Duty Land Tax.

Planning is essential if you have substantial assets, especially if you're considering gifting them in your lifetime. Through our associated tax firm, Mercian Accountants, our Tax Advisers and Accountants will look at your overall position, helping you keep more for yourself and your family.

April 2027: Pensions Come Into Inheritance Tax

This is now law, not a proposal. The Finance Act 2026 received Royal Assent in March 2026, and for deaths on or after **6 April 2027** most unused pension funds fall within the value of the estate for Inheritance Tax. Money that many people assumed would sit outside their taxable estate may now increase what their family pays. Transfers to a surviving spouse or civil partner, and death in service benefits, remain excluded.

Source: Finance Act 2026; HMRC technical note on Inheritance Tax on pensions.

How We Can Help

Through our associated tax firm, Mercian Accountants, we have a wealth of experience to help you get Tax Planning right. With our help, you can enjoy approved tax breaks and minimise what you pay, all while staying within the law. We'll write you a personalised report and action plan, which could include:

- Tax-saving products and investments – tailor-made
- Potential to use Trusts and Family Investment Companies
- Family wealth spreading, and keeping asset control
- Available allowances, reliefs, and exemptions
- How to deal with HMRC
- A full review of your Will.

Our planning techniques are low-risk, and we never deal with template schemes that might attract HMRC's attention. If you wish, we can also assist with putting the report into action.

Every case is different, which is why we discuss your circumstances in detail to provide bespoke guidance. Our Tax team has significant planning experience, at affordable fees, and you'll always deal with the same person.

Minimise tax costs and protect your legacy from HMRC with a Tax Planning report today.

> *Essential reliefs can take years to apply. The earlier you start, the more of them are still open to you.*

The Thresholds That Decide It

£325k
Nil Rate Band
What every estate can pass free of Inheritance Tax.

£175k
Residence Nil Rate Band
Extra, where the home goes to children or grandchildren.

£2m
Where it starts to go
The residence band tapers by £1 for every £2 above this.

40%
The rate above it
Reduced to 36% if 10% or more is left to charity.

All three thresholds are frozen until April 2031, so as values rise more estates are drawn in each year. Source: GOV.UK, August 2026.

Case Studies

What does careful planning look like in practice?

Most of our clients don't consider themselves unusual or especially wealthy. They simply want confidence that their affairs are properly arranged.

The examples that follow are drawn from the kinds of matters we handle every week, anonymised throughout. Some ended in a Will and Lasting Powers of Attorney and nothing more. Some ended in a trust. In two of them our advice was that the client should not do what they had come in intending to do.

We have included those deliberately. An adviser who recommends the same answer to everyone is not advising.

When an Old Will No Longer Reflects Your Family

Peter and Margaret, Shropshire

"We assumed everything was already sorted."

Peter, 71, and Margaret, 69, married later in life and have three adult children between them. Their Shropshire home is worth around £580,000 and, with savings and ISAs, their estate totals about £845,000.

Their Wills had not been reviewed for some time and simply left everything to each other. They began to question whether that reflected a blended family, and whether each child's inheritance was protected.

> **Outcome: new Wills with Protective Will Trusts, so each of their shares is fixed for their own children.**

Where the Answer Was Not a Trust

David and Susan, Telford

"We came in expecting to be sold a trust."

David, 68, and Susan, 66, own their home outright at around £295,000 and have savings of £40,000. They have two children and no previous marriages. They had read about trusts and arrived expecting to set one up.

On their figures the estate sits comfortably within the available allowances, and there is no blended family to protect against. Their two children are financially secure, so a delay in obtaining probate would not leave either of them short.

We set out what a trust would and would not do in their circumstances. Having heard it, they preferred the simplest arrangement that achieved what they actually wanted.

> **Outcome: mirror Wills and Lasting Powers of Attorney. No trust, and we told them so.**

No LPAs and Uncertainty About Care

Judith, Cheshire

"I want things to be straightforward for my daughters."

Judith, 78, was widowed several years ago and remains in the Cheshire home she shared with her husband, now worth around £470,000, with savings of approximately £80,000.

After a short hospital stay it became clear that without Lasting Powers of Attorney her daughters were not authorised to manage financial or health decisions if required. She also wanted to understand how long-term care might affect her home.

Outcome: both Lasting Powers of Attorney registered, and her Will updated with Trust provisions.

Inheritance Tax and Changing Family Circumstances

Imran and Farah, Newcastle-upon-Tyne

"We want to be fair and clear for our children."

Imran and Farah downsized eight years ago to a home now worth around £535,000. With savings of £240,000 and pension assets of approximately £490,000, their estate reflects many years of steady work.

Their existing Wills left everything to the surviving spouse. Over time they began to consider how Inheritance Tax might apply on second death, and whether their children's inheritance would be protected in the longer term.

Outcome: Wills reviewed and Trust provisions added, with the tax position reported on by our tax team.

A Property Portfolio, Not Just a Home

Nirmal and Kamaljit, Wolverhampton

"Our children would have had four sets of paperwork to untangle."

Nirmal, 70, and Kamaljit, 67, own their home at around £480,000 together with two rental flats and a share in a shop unit. The rental income supports their retirement and they have no intention of selling.

Their concern was not tax. It was that on a death every one of those properties would sit frozen until a grant came through, with tenants still to manage in the meantime.

Outcome: an Investors Estate Allocation Trust across all four properties. Rents and tax unchanged.

Planning Without Direct Descendants

Angela, Staffordshire

"I don't want the wrong people making decisions for me."

Angela, 64, has never married and has no children. Her home is worth around £410,000, with savings and investments of approximately £260,000.

She intends to leave her estate equally to her four nieces and nephews but had not considered who should act as executor. She was also unaware that without direct descendants her estate does not qualify for the Residence Nil Rate Band, increasing her Inheritance Tax exposure.

Outcome: Wills, Lasting Powers of Attorney and a lifetime gifting strategy. Trusts were not required.

Protecting a Vulnerable Beneficiary

Marion, Stoke-on-Trent

"My son will always need someone looking after his interests."

Marion, 74, has two adult children. Her younger son has a learning disability, lives in supported accommodation and receives means-tested benefits. Her estate is around £390,000.

Her existing Will divided everything equally and outright. That would have handed her son a sum he could not manage and which would have disqualified him from the support he depends on.

Outcome: a discretionary trust for his share, with a letter of wishes and professional trustees alongside her daughter.

Where We Advised Against Acting

Brian, Chester

"I wanted to sign the house over to the children straight away."

Brian, 81, had recently received a diagnosis and wanted to transfer his home, worth around £340,000, to his two children immediately.

Given the timing, his health at the time and the motivation behind it, a local authority would have been entitled to treat the transfer as deliberate deprivation and assess him as though he still owned the house. It would also have exposed the property to his children's own circumstances.

Outcome: no transfer. His Will and Lasting Powers of Attorney were put in order instead, and the position explained to his family.

Responding to Pension Changes and IHT Exposure

Richard and Helen, Southampton

"We thought we had already dealt with Inheritance Tax."

Richard, 72, and Helen, 70, have a home worth around £620,000, savings of £180,000 and pension funds valued at approximately £850,000.

They had previously structured their Wills to manage Inheritance Tax and believed their planning was complete. With changes from April 2027 bringing unused pension funds within the scope of Inheritance Tax, what they assumed would sit outside their taxable estate may now increase their liability.

Outcome: a full tax planning report, now being implemented, and their Wills revisited to match it.

A Second Marriage, and a First Family

Gordon and Ruth, Nantwich

"I promised my first wife the children would be looked after."

Gordon, 76, remarried twelve years ago. He has two children from his first marriage; Ruth has one from hers. Their home is worth about £430,000 and is owned jointly.

As it stood, the whole house would pass to whoever survived, and then under that person's Will. Whichever of them died first, their own children could have received nothing at all.

Outcome: ownership severed to tenants in common, with Protective Will Trusts fixing each half for each side of the family.

Reducing Stress and Delays for the Next Generation

Kwame, Leeds

"I don't want my children going through what I did."

Kwame, 68, owns a home worth approximately £540,000, with savings and investments of around £300,000.

When his mother died, Probate took over eighteen months. Costs were higher than expected and the process caused considerable strain for the family. Although Kwame had a Will, the experience prompted him to ask whether more could be done to simplify matters for his own children.

> **Outcome: an Estate Allocation Trust over the family home, and his estate structured with future administration in mind.**

A Business as Well as an Estate

Alan and Christine, Wrexham

"The company was never really part of the conversation before."

Alan, 66, and Christine, 64, own a manufacturing business alongside a home worth around £450,000. The company represents the larger part of what they will pass on, and one of their three children works in it while the other two do not.

Their existing Wills split everything three ways, which would have left two children as reluctant shareholders and the third unable to run the business without their agreement.

> **Outcome: Wills rewritten around the business, with reliefs and succession reviewed by our tax team at Mercian Accountants.**

A Common Thread

None of these situations are unusual. They reflect everyday families and individuals who reached a point where they wanted reassurance that everything was properly arranged.

What they do not share is a single answer. Two of them ended with us advising against the very thing the client came in for. Three needed no trust at all. That is what taking each case on its own facts looks like in practice.

If you recognise aspects of your own circumstances in any of these examples, it may be time to review your arrangements. We would be pleased to arrange an initial conversation to help you understand your options in confidence.

Client Testimonials

We're proud to support individuals and families with clear, caring guidance – year after year.

4.9 ★★★★★

Rated **4.9 out of 5** from over **200** Google reviews, and over **500** reviews on our own website

Helped Every Step of the Way

"No one likes to think about planning for when the time comes, but it's something that really shouldn't be put off – no matter your age. I first attended one of their free seminars, which opened my eyes to how much more there is to it than you might expect. From there, they guided me through every step with compassion and drafted the documents. It's brought me real peace of mind."

– Tina

Peace of Mind at Last

"We'd been putting off doing our Wills for ages, but once we got started, the process was easy and reassuring. The consultant was friendly and knowledgeable, and it's a real weight off my mind now that everything's sorted. Great service at a fair price – recommended by a neighbour, and I'd happily recommend them too."

– Kate

Support That Inspires Action

"After a quick call one afternoon, I received an information pack and had an appointment confirmed by the next morning. The advisor arrived on time, was professional, and took the time to listen to my goals. They clearly explained the options, outlining the pros and cons in a way that felt tailored to me. I never felt rushed, and I really appreciated the explanation around Lasting Power of Attorney – something that's often overlooked until it's too late."

– Simon

Expert Guidance, Personal Touch

"They helped my husband and me get our estate in order in a way that was both professional and personable. I'd recommend reaching out to them – there's so much they can explain that most people aren't aware of, and there's no pressure at all. The sooner you do it, the better."

– Lynda

Clarke & Wright

WILLS & ESTATE PLANNING

Ready to Feel the Same Peace of Mind?

If you've been putting off getting your affairs in order, you're not alone, and you don't have to do it on your own. As many of our clients have shared, we offer clear guidance, friendly support and a calm, straightforward process from start to finish.

Whether you've got a few questions or you're ready to take the next step, we're here when you need us.

Professional and Prompt

"A highly professional and friendly service from start to finish. All questions were answered promptly and sensitively, and a complex situation was handled with care and efficiency."

– David

Genuine Care, Start to Finish

"Scheduling a home visit was simple and stress-free, no pressure, just genuine care. The process was made clear, calm, and even enjoyable."

– Stephen

What It Costs

Our fees are fixed and published, so you know the cost before you commit to anything. We keep the current prices on our website as well as in print, and they increase annually with inflation.

Every service comes at one of three levels: **Basic**, **Standard** or **Premium**.

The price list in your pack sets out every fee, or see it at www.clarkewright.co.uk/prices

Your consultant will confirm the figure that applies to you in writing before any work begins.

Read all of our reviews at www.clarkewright.co.uk/reviews

About Us

Thoughtful Planning for You and Your Family

Have you planned for the future? Is your estate fully protected?

Planning for later life is about more than preparing documents. It is about protecting what you have worked hard for, reducing uncertainty for the people you love, and ensuring your wishes are clearly understood.

At Clarke & Wright, we provide thoughtful, reliable estate planning with clarity, care and professionalism. By putting the right plans in place now, you retain control, minimise future stress and help prevent unnecessary cost or delay for your family.

Planning Tailored to You

Every client's circumstances are different. That is why we take the time to listen carefully, understand your priorities and tailor our advice to your individual situation. Whether you are writing or updating a Will, establishing Trusts, planning for Inheritance Tax, or putting Lasting Powers of Attorney in place, we guide you step by step, in plain English.

These conversations can sometimes feel sensitive or emotional. Our approach is calm, respectful, and carefully considered. We explain your options clearly, answer your questions honestly, and ensure you feel confident in every decision you make.

Clarke&Wright

WILLS & ESTATE PLANNING

A Personal Service, Built on Listening

We believe good estate planning begins with understanding. You will meet with a knowledgeable consultant who takes the time to assess your family circumstances, financial position, and long-term wishes.

We are happy to work alongside your existing Solicitors, Accountants, or Financial advisers, ensuring your planning is coordinated and aligned.

At every stage, our purpose is simple: to help you protect what matters most, with warmth, integrity, and professional care.

What Happens When We Meet

We ask about your family, what you own and what you want to happen, and we listen more than we talk. Nothing is sold to you across the table, and you will never be pressed to decide on the day.

We then set out the options that genuinely fit your circumstances, with what each one does and does not achieve. If the right answer is a simple Will and nothing more, that is what we will tell you.

> *Take whatever time you need. Some clients are ready to proceed at the first meeting; others want to reflect first. Both are fine with us, and you will never be rushed into either.*

Why Choose Us

Experience, Protection, and Professional Strength

Choosing the right estate planning provider is an important decision. Families across the regions we serve trust Clarke & Wright because we combine personal service with proven professional strength.

Experience That Makes a Difference

- Thousands of families and individuals protected
- Over 300 years of combined experience in the later life planning profession
- A proven track record supported by consistently high client ratings
- Local consultants in every region where we operate

Our experience enables us to anticipate potential issues, provide practical solutions, and guide you confidently through complex decisions.

Clear Advice and Transparent Pricing

- Plain English explanations with no legal jargon
- Fair, transparent pricing with no hidden costs – every fee is in the price list
- Calm, professional appointments at your pace

One Point of Contact

You are given a dedicated case handler who stays with your matter from instruction to completion. They coordinate the consultants, paralegals, solicitors and tax advisers working on your behalf, so you are never the one chasing between them, and you always know who to ring.

We ensure you fully understand your options and the implications of every decision you make, so you can proceed with confidence.

Clarke&Wright

WILLS & ESTATE PLANNING

Long Term Support and Structural Protection

Not Dependent on One Person

Your plan should not rest on any single individual, ours or yours. Your file and the reasoning behind every decision are held by the firm, so if your consultant moves on a colleague can pick it up knowing what you wanted and why. We also encourage you to name replacement executors, attorneys and trustees, so a change in someone's circumstances never leaves a gap.

Working Alongside Your Advisers

We work with your existing solicitors, accountants and financial advisers rather than around them. Where tax advice is needed we use CTA, ACA and ACCA qualified colleagues at our associated firm, Mercian Accountants, so the legal and tax positions are decided together.

Ongoing Support

Our care does not end once your documents have been prepared. Your amendment rounds and support period are set by your service level, and the price list states both. Our aftercare team is here to answer questions, update your arrangements as circumstances change, and support your loved ones when the time comes.

If You Are Ever Unhappy

You are covered by the Institute of Professional Willwriters complaints procedure, with independent redress under the only willwriting code approved by the Chartered Trading Standards Institute. We would always rather you told us first, and most things are put right the same week.

Professional Standards

Recognised Protection and Accountability

Your peace of mind is central to everything we do. We maintain high standards of safety, professionalism, and legal accuracy:

- **Enhanced Personal Security** – All staff hold current DBS certificates.
- **Qualified and Continually Trained Professionals** – Instruction takers and document drafters are fully qualified and complete ongoing professional development.
- **Supervised by HMRC for Anti-Money Laundering** – We are supervised by HM Revenue & Customs for the purposes of the Money Laundering Regulations, and all staff complete regular AML training.
- **Data Protection** – We are registered with the Information Commissioner's Office and all staff complete regular GDPR training.
- **Solicitor Prepared Legal Documents** – All reserved documents are prepared by SRA regulated solicitors.
- **Specialist Tax Expertise** – All tax advice is provided by qualified Accountants and Chartered Tax Advisers through our associated firm, Mercian Accountants, a registered HMRC agent that also carries out Trust Registration Service work.
- **Comprehensive Insurance Protection** – Clarke & Wright carries £2 million in Professional Indemnity Insurance and £2 million in Public Liability Insurance, providing additional financial protection and reassurance for you and your family.
- **Independent Redress** – As IPW members we are bound by a complaints procedure with independent redress, under the only willwriting code approved by the Chartered Trading Standards Institute.

£2m

Professional indemnity

and £2m public liability cover.

HMRC

AML supervised

under the Money Laundering Regulations.

SRA

Solicitor drafted

All reserved documents, every time.

CTSI

Approved code

via the Institute of Professional Willwriters.

Clarke & Wright

WILLS & ESTATE PLANNING

IPW Membership and CTSI Approved Protection

We are proud members of the Institute of Professional Willwriters. The IPW Code of Practice is the only willwriting code approved by the Chartered Trading Standards Institute.

As IPW members, we are committed to:

- Plain English explanations
- Transparent pricing
- Mandatory training and competence standards
- High standards of client care and zero pressure selling
- Independent complaints redress for your protection

At Clarke & Wright, you receive a willwriting service delivered within recognised professional frameworks and clear standards of conduct. Our clients benefit from nationally recognised consumer protection and a firm that places integrity at the heart of everything it does.

Institute of Professional Willwriters

• MEMBER •

This firm complies with the IPW Code of Practice.

ctsi APPROVED CODE — TradingStandards.uk —

Our Team

We provide clear, practical estate planning advice supported by a structured and experienced team. Each department has a defined role, combining technical expertise with straightforward communication to ensure clients understand their options and feel confident at every step.

"Estate planning should bring clarity, not confusion."

Graham Loosley, Director

With over 40 years of experience in tax and estate planning, Graham combines deep technical knowledge with a calm, practical approach. A former Ernst & Young accountant, he has advised thousands of families and is a highly experienced speaker, explaining complex legal and financial issues in a clear and accessible way.

"Clear advice starts with listening and understanding."

Simon Loosley, Director

Simon combines direct client consultancy with responsibility for maintaining high standards across the organisation. With extensive experience advising individuals and families, he is known for his approachable manner and clear, practical guidance, helping clients feel confident and at ease when making important decisions.

Who You Deal With, and When

1	2	3	4	5
First contact	**Your appointment**	**Drafting**	**To completion**	**Afterwards**
Client Services arrange your appointment and answer anything beforehand.	A consultant meets you at home, at our offices or remotely.	Paralegals prepare your documents; reserved documents are drafted by SRA regulated solicitors.	Your case handler coordinates everyone and keeps you informed throughout.	Annual reminders to check whether anything needs updating, plus our aftercare team.

Optional, alongside stage 3: **tax review** by CTA, ACA and ACCA qualified colleagues at Mercian Accountants, running in parallel rather than holding the drafting up.

Consultants

"Every client's situation deserves thoughtful, tailored advice."

- Graeme Stewart

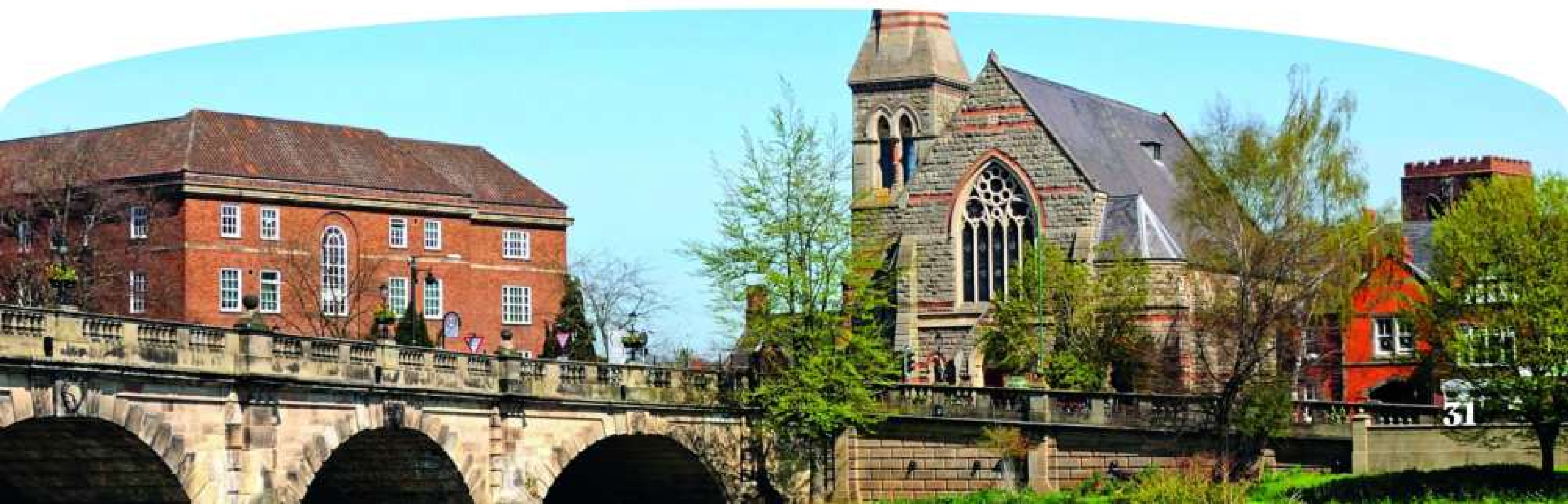
Our consultants meet clients following seminars or enquiries, offering flexible appointments at home, in our offices, at local hotels, or remotely. With strong experience in estate planning, they assess individual circumstances carefully and provide clear, tailored recommendations covering Wills, Trusts, and Inheritance Tax planning.

Paralegals

"Precision and technical expertise underpin every case."

- Zoë Vooght

Our Paralegals draft legal documents, carry out detailed research, and ensure compliance with current legislation. Working closely with our Case Handlers, they apply technical precision to every matter, providing the foundation that allows cases to progress accurately and efficiently.



Our Team

Tax Advisory

"Effective estate planning starts with understanding the numbers."

- Peter Loosley

Through our associated firm, Mercian Accountants, we work alongside CTA, ACA, and ACCA qualified professionals to provide specialist tax expertise. This includes Inheritance Tax planning, Capital Gains Tax considerations, business reliefs, and succession planning, ensuring legal structures align with sound tax strategy.

Case Handlers

"Clear communication and attention to detail make all the difference."

- Sophia Peters

Our Case Handlers manage matters from instruction through to completion. They coordinate documentation, liaise with relevant parties, and keep clients informed at every stage, ensuring each case progresses smoothly while providing a consistent point of contact throughout.

300+
Years combined
experience across the team.

100%
Qualified
All instruction takers and document drafters.

DBS
Every member
checked, without exception.

SRA
Solicitors
draft all reserved documents.

Client Services

"Every client should feel supported from the first call."

- Fred Williams

Often the first point of contact, our Client Services team supports clients before and after seminars, arranges appointments, and answers queries, ensuring they know what to expect at every stage. They provide clear information and ongoing support, helping the process feel organised, straightforward, and welcoming from the outset.

Events & Marketing

"Clear communication builds trust long before the first conversation."

- Alyson Davenport-White

This team organises our seminars and oversees our printed materials, website, and digital communications. From invitations and brochures to social media and online resources, they ensure estate planning information is presented clearly and professionally, keeping clients informed and engaged at every stage.

Clarke & Wright

WILLS & ESTATE PLANNING

Next Steps

Ready to book your free review?
It takes one phone call, and it costs nothing.

Our team is available five days a week – whether that's from the comfort of your home or at our offices. The first appointment is free, with no obligation to go any further.

Your review is a meeting with one of our Estate Planning Consultants, and an opportunity to:

- Get to know us and how we can help
- Talk through any questions or concerns you may have
- Receive tailored advice on the services that can best suit your needs
- And, if you're ready, allow us to take your instructions

Book here: https://www.clarkewright.co.uk/consultation
or scan the QR code:

You'll receive full guidance from start to finish, and our aftercare team will be on hand for questions and updates through your support period.

Bring Us Something to Work From

If you would like to arrive with figures in hand, our **Inheritance Tax Calculator** and **Will Safety Quiz** each take a few minutes at www.clarkewright.co.uk – useful, but never a substitute for the conversation.

BOOK YOUR FREE REVIEW

t: 01743 652 226   e: info@clarkewright.co.uk

No charge, no obligation, and we will confirm a fixed fee in writing before any work starts.

Clarke & Wright

WILLS & ESTATE PLANNING

At Clarke & Wright, we offer a wide range of services to plan for any eventuality, giving you and your loved ones peace of mind.

We can help you protect your estate, and ensure your final wishes are carried out.

Ask us about:

Wills

Lasting Powers of Attorney

Trusts

Care Fees Planning

Tax Planning

Let's talk it through

t: **01743 652 226**

e: **info@clarkewright.co.uk**

w: **www.clarkewright.co.uk**

Institute of Professional Willwriters

• MEMBER •

This firm complies with the IPW Code of Practice.

ctsi

APPROVED CODE

— TradingStandards.uk —

Clarke & Wright is a member of the Institute of Professional Willwriters, whose Code of Practice is approved by the Chartered Trading Standards Institute and provides independent redress that is free to you and binding on us. The firm carries £2m of professional indemnity insurance. Where your matter requires a reserved legal activity, including the drafting of deeds and applications to HM Land Registry, that work is carried out for you by SRA-regulated solicitors.