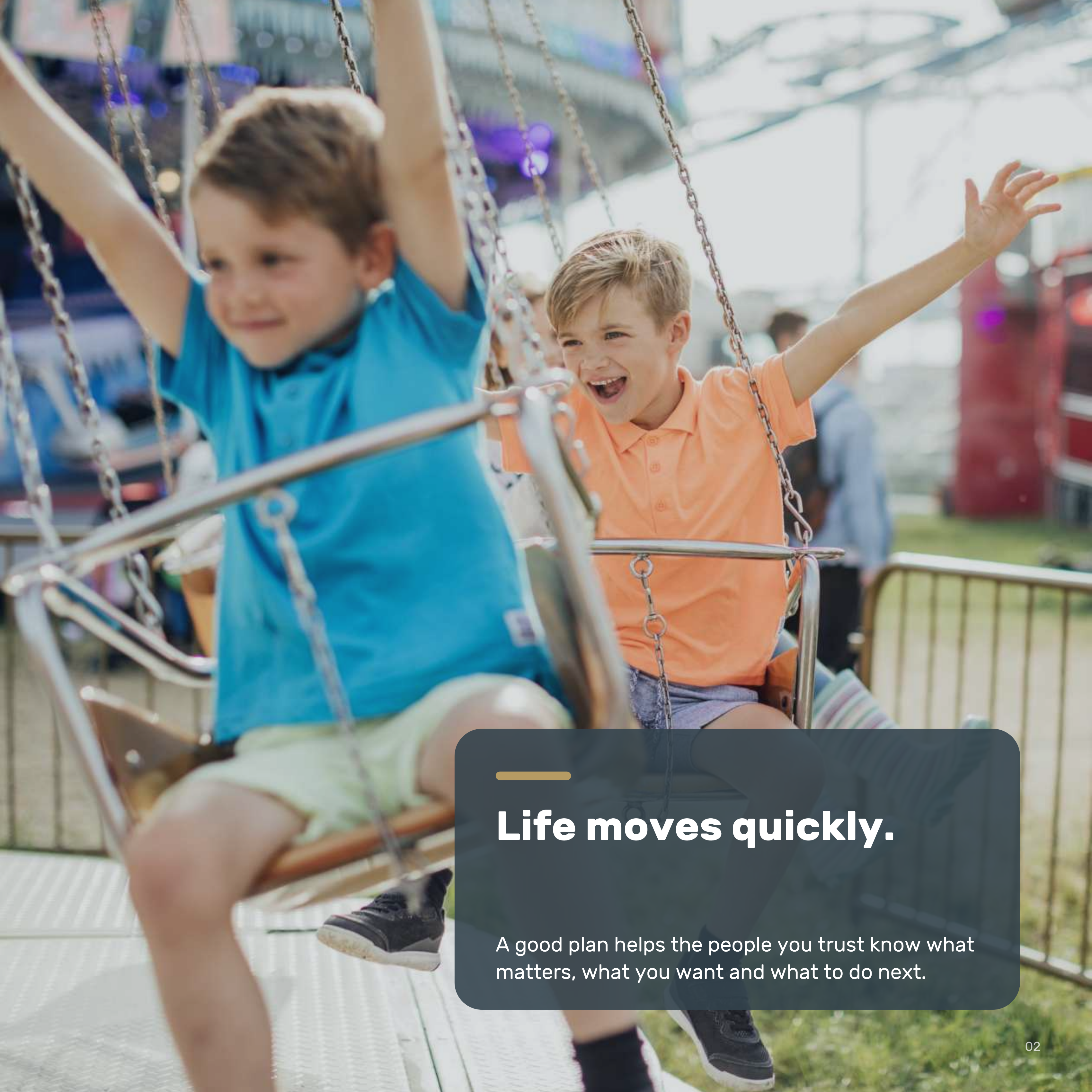
ASSURED
PRIVATE WEALTH
SECURING YOUR FUTURE

ESTATE PLANNING FOR

the people you love.

Clear, personal support with Wills, Lasting Powers of Attorney and trust planning.

ENGLAND & WALES • 2026 EDITION



Life moves quickly.

A good plan helps the people you trust know what matters, what you want and what to do next.

ASSURED PRIVATE WEALTH

Planning that starts with people.

We help individuals and families put the right estate-planning documents and practical arrangements in place — clearly, carefully and without unnecessary jargon.

We begin with your family, priorities and concerns. We then explain the available options, their limits and the work involved, so you can make an informed decision that fits your circumstances.

PERSONAL

PLAIN ENGLISH

JOINED-UP

PRACTICAL

HOW IT WORKS

A clear route from conversation to completion.

01

Listen

We understand your family, priorities, existing documents and broad estate.

02

Explain

We set out suitable options, important limits, costs and any third-party fees.

03

Prepare

Your instructions are confirmed and draft documents are prepared for review.

04

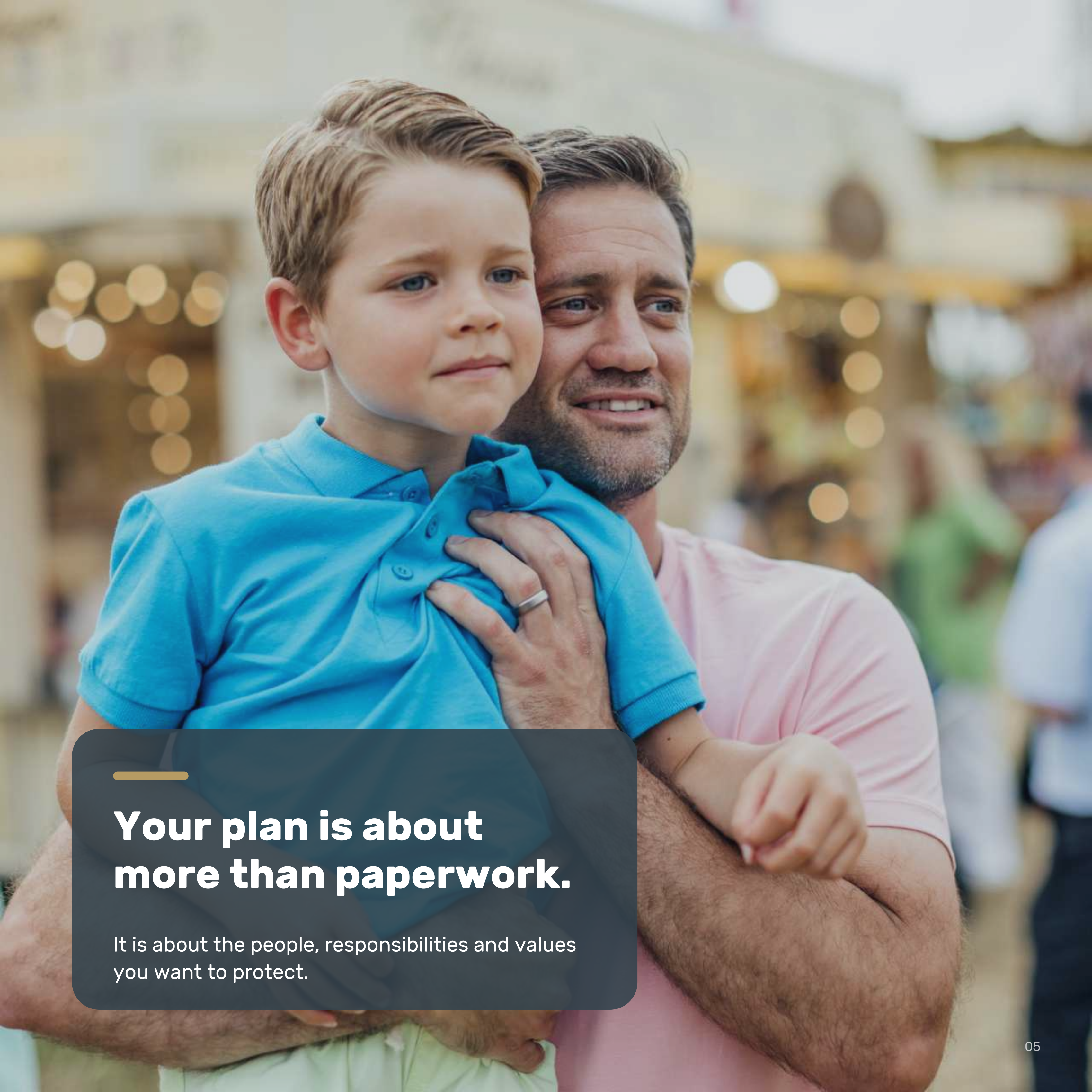
Approve & sign

You check the drafts, then receive clear signing and witnessing guidance.

05

Store & review

Choose secure storage and review support, so future changes are not overlooked.



Your plan is about more than paperwork.

It is about the people, responsibilities and values you want to protect.

Make your wishes clear.

A valid Will lets you decide what should happen to your money, property and possessions after your death. It can also make the administration of your estate clearer for the people you leave behind.

- Choose the people and organisations you want to benefit.
- Appoint executors to deal with your estate and carry out your wishes.
- Record your choice of guardian for children under 18, where appropriate.
- Leave particular gifts, include charities and provide sensible alternatives.
- Use carefully drafted trust provisions where your circumstances require them.

Without a valid Will, intestacy rules decide who inherits. An unmarried partner does not automatically inherit under those rules in England and Wales.

FAMILIES IN REAL LIFE

One size rarely fits everyone.

Married or in a civil partnership

Do not assume everything will pass exactly as you expect. Review your Will around marriage, civil partnership, separation and divorce.

Living together

Unmarried partners do not automatically inherit under intestacy. Property ownership, nominations and a current Will all matter.

Blended family

A plan can balance provision for a spouse or partner with longer-term wishes for children from an earlier relationship.

Children or dependants

Guardianship, age of inheritance and provision for a vulnerable or dependent person need careful, tailored drafting.

Standard Will or Will trust?

STANDARD

A Standard Will

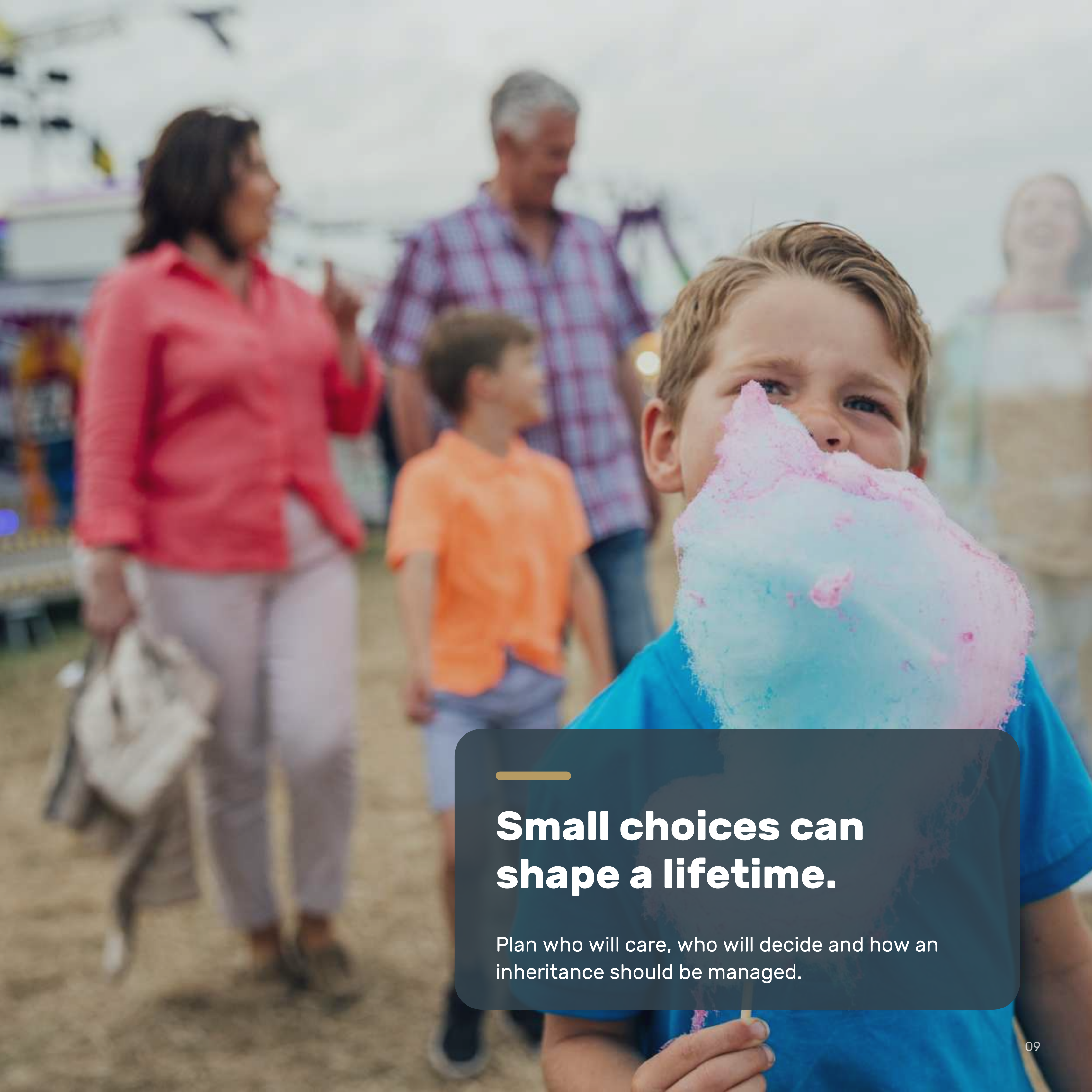
- Names executors and beneficiaries.
- Records gifts and guardian choices.
- Usually distributes assets outright, subject to the Will.
- Can be right where needs and family arrangements are straightforward.

TRUST

A Will trust

- Lets trustees manage assets under written terms.
- Can support younger or vulnerable beneficiaries.
- Can provide a right to occupy or a life interest.
- May help balance present and future family interests.

A trust is not automatically better. It does not guarantee protection from care fees, divorce, creditors or tax. The right structure depends on your family, assets, objectives and the law at the time.



Small choices can shape a lifetime.

Plan who will care, who will decide and how an inheritance should be managed.

CHILDREN & DEPENDANTS

Plan for care as well as inheritance.

A Will can record your choice of guardian for a child under 18. The legal effect of an appointment depends on parental responsibility and the circumstances when it is needed, so tailored advice matters.

01 **Choose**

Who shares your values and can realistically take on the role?

02 **Back up**

Name suitable alternatives in case your first choice cannot act.

03 **Guide**

Use a separate letter of wishes for practical, personal guidance.

04 **Provide**

Consider how money should be held and used while a child is young.

Lasting Powers of Attorney.

An LPA lets you appoint trusted people — your attorneys — to help make decisions or to make them for you. There are two separate types.

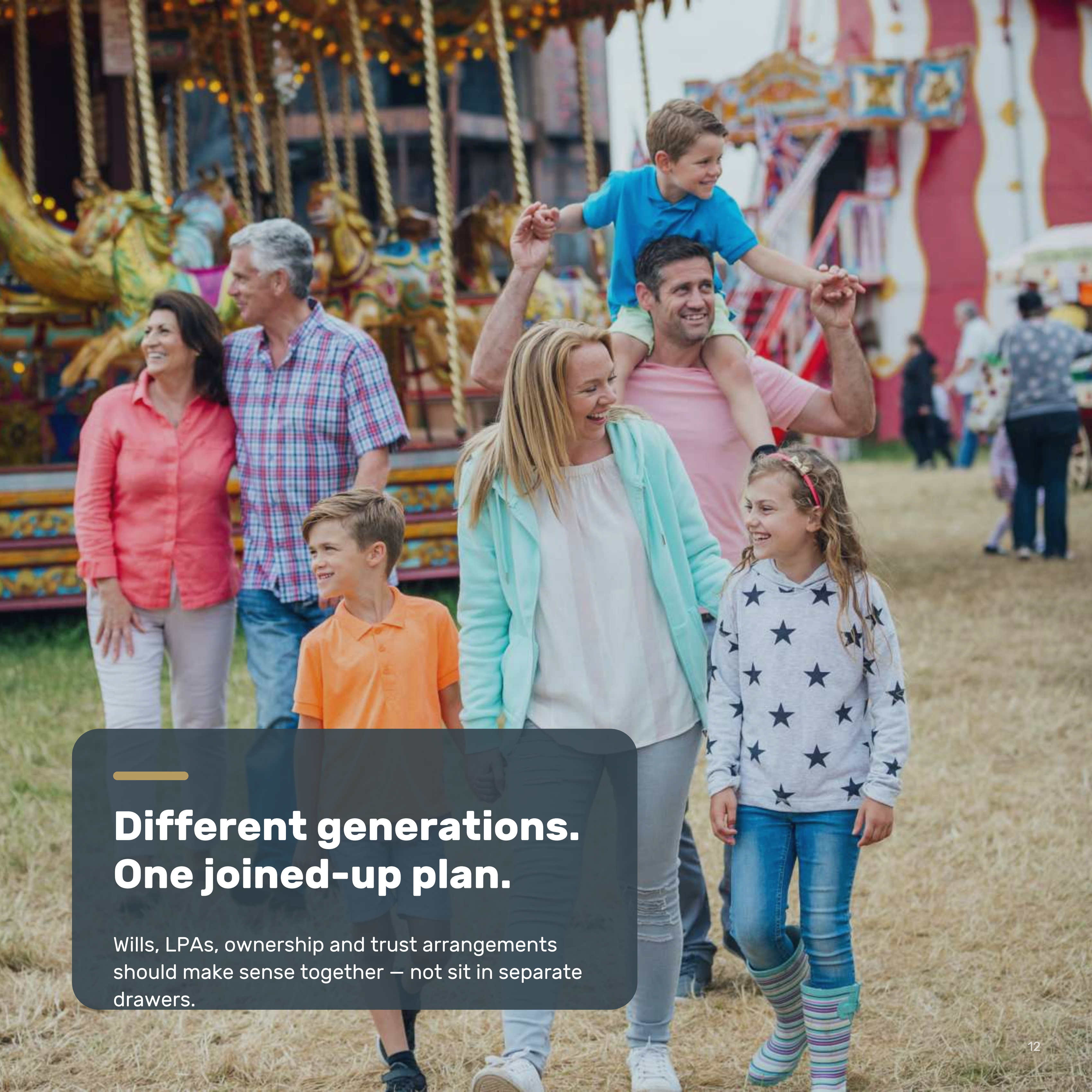
Property & Financial Affairs

Can cover bank accounts, bills, property transactions and other financial matters within the authority you give. Once registered, it may be used while you have capacity if you allow this.

Health & Welfare

Can cover care, daily routine, living arrangements and medical decisions. It can only be used if you lack capacity for the decision. Authority over life-sustaining treatment must be expressly given.

An LPA must be registered with the Office of the Public Guardian before it can be used. At 20 August 2026 the registration fee is £92 per LPA and registration normally takes 8–10 weeks if there are no mistakes. Fee reductions or exemptions may be available.



Different generations. One joined-up plan.

Wills, LPAs, ownership and trust arrangements should make sense together — not sit in separate drawers.

How joint ownership affects your Will.

Joint tenants

Each owner has equal rights to the whole property. On death, the property normally passes automatically to the surviving owner or owners, outside the Will. You cannot leave a separate share by Will.

Tenants in common

Each owner has a defined share, which need not be 50/50. That share can pass under the owner's Will. The Land Registry title will normally contain a Form A restriction.

SEVERANCE

Changing from joint tenants to tenants in common is called severance of joint tenancy. It changes the ownership structure; it does not automatically reduce tax or ring-fence property from care fees. Advice should reflect your title, mortgage, family and objectives.

TRUST PLANNING

Control, responsibility and flexibility.

A trust is a legal arrangement for managing assets. Its terms, tax treatment and administration depend on the type of trust and the circumstances.

SETTLOR

Creates the trust or puts assets into it.

TRUSTEES

Legally manage the assets and follow the trust terms.

BENEFICIARIES

Are the people or purposes intended to benefit.

Will trusts can help provide for a younger or vulnerable person, give someone a right to occupy a home, or balance the needs of a spouse or partner with future beneficiaries.

Trusts bring ongoing duties. Trustees may need professional support, records, tax returns and registration with HMRC. No trust should be described as a guaranteed shield from tax, care costs, creditors or relationship breakdown.

The current headline allowances.

Inheritance Tax depends on the estate, lifetime gifts, exemptions, reliefs and who inherits. The figures below are a starting point, not a personal calculation.

£325,000	**up to £175,000**	**40%**
standard nil-rate band	residence nil-rate band	usual rate above available allowances

- The residence allowance is conditional, including passing a qualifying home to direct descendants, and it tapers for estates over £2 million.
- Unused allowances may be transferable between spouses or civil partners, subject to the rules.
- Tax law and treatment can change; take current legal and tax advice before acting.

Figures shown for 2026–27 and checked 20 August 2026.

JOINED-UP SUPPORT

What we can help you put in place.

Wills & reviews

Clear drafting and updates when life changes.

Will trusts

Tailored structures where added control is appropriate.

LPAs

Preparation and registration support for both types.

Property ownership

Severance guidance linked to your wider plan.

Assured & Stored

Secure document storage, retrieval support and review prompts.

Checking Service

An additional paid service to check agreed documents and signing information.

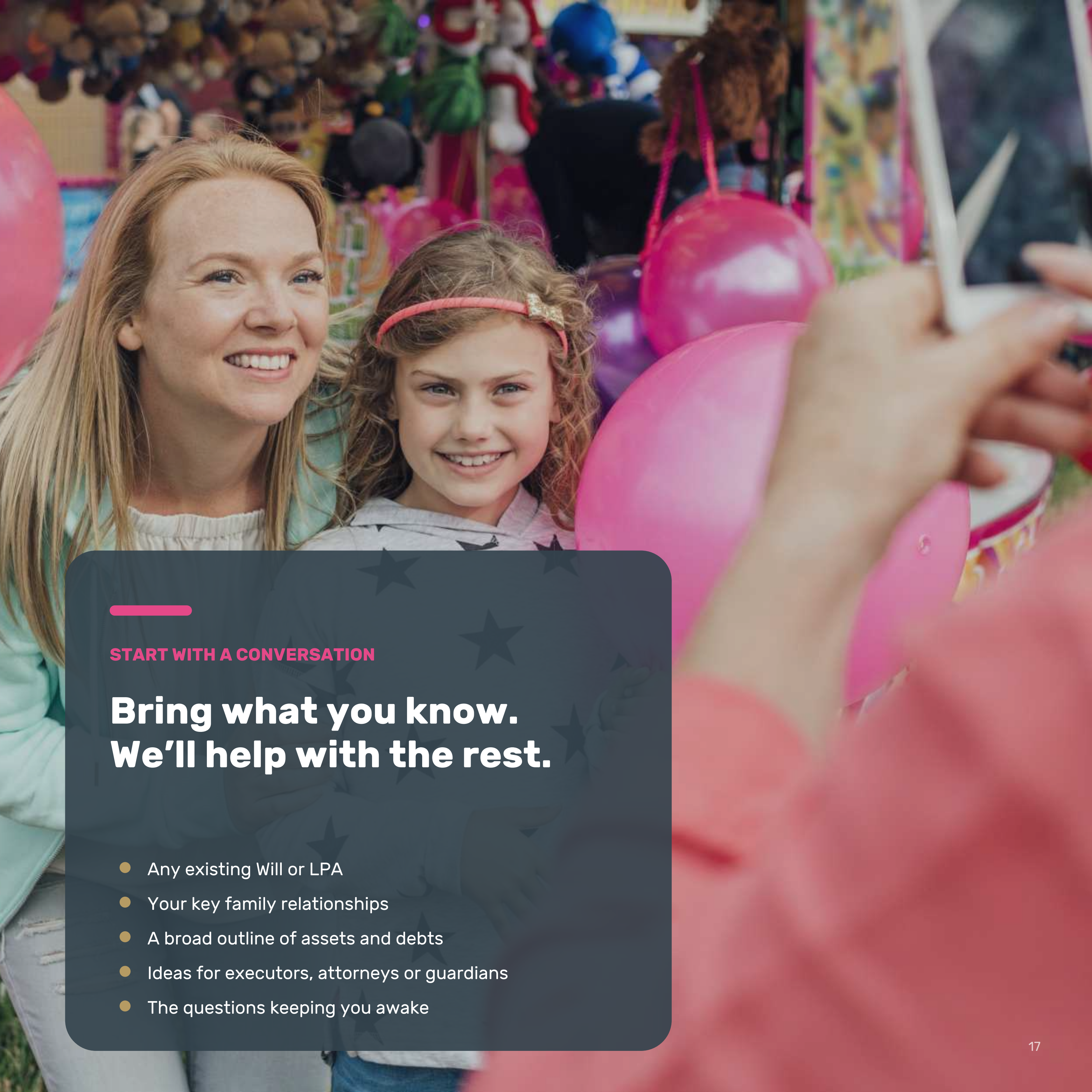
Executor guidance

Practical information for the people administering an estate.

Probate support

Clear next-step support after someone dies.

21-DAY MONEY-BACK GUARANTEE ON QUALIFYING SERVICES • TERMS APPLY



START WITH A CONVERSATION

Bring what you know. We'll help with the rest.

- Any existing Will or LPA
- Your key family relationships
- A broad outline of assets and debts
- Ideas for executors, attorneys or guardians
- The questions keeping you awake

Ready to put the right plan in place?

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Registered in England and Wales No. 15255535. VAT Registration No. 484 8118 61.
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Content reviewed 20 August 2026 against GOV.UK guidance: make-will • power-of-attorney • joint-property-ownership • trusts-taxes • inheritance-tax. Government rules, fees and tax treatment can change; confirm them before acting.