



Simpler Law.



Simpler Infinity.
A brand new estate plan
with a low monthly payment

Simpler Infinity.

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Introducing Simpler Infinity.

The **Simpler Infinity Plan** is an exciting new concept in professional estate planning and is believed to be the first of its kind in the United Kingdom.

The concept is a simple one

Typically, today when people make the wise decision to get their affairs in order, they approach a solicitor or other law firm to help them draft a Last Will and Testament. It is not unusual to also prepare Lasting Power of Attorney documents at the same time.

This raises at least a couple of issues. The first is that there is an upfront cost for these services that runs into hundreds of pounds. The second problem is that the Will and Lasting Power of Attorney are drafted based on your personal situation at the time you provide your instructions.

In short, you pay hundreds of pounds now, for something that may not be appropriate in the future because your personal circumstances and wishes may change.

As we move through life it isn't just our relationships that might change, but the circumstances of those that we name in our Will, or those we have chosen as Attorneys can also change. Such changes could mean that your legal documents no longer reflect your wishes and in some cases they could even become invalid.

When our situation changes

When our situation changes, it is often the last thing on our mind to update our Wills and Lasting Power of Attorney. Those that do have the presence of mind to review their estate planning are often challenged as they cannot locate the original documents, and even if they could, they then learn that those documents cannot simply be amended; but that new documents have to be produced in line with their current wishes. To draft new legal documents means there is a cost which could run into hundreds of pounds again.

You can clearly see that this cycle could repeat several times over. Those who can't afford to keep updating their documents, or simply never get around to doing it, can often pass away with an outdated Will. This can mean that some beneficiaries lose out, whilst others who you would no longer wish to inherit, actually benefit the most.

No significant upfront costs

The **Simpler Law Infinity Plan** changes all of this. We will still write your documents for you as you wish, but there are no significant upfront costs for the service. Instead, there is just a small monthly payment that not only makes estate planning far more affordable for everyone, but the Infinity Plan also means that your documents can be updated free of charge whenever you wish. In addition, your original documents will be securely stored for you ensuring they are never lost or damaged. And, if you're concerned that you would forget to review your estate planning needs, you don't have to worry as we even provide you with timely reminders to check that everything is still as you would want it to be.

That is not all though, as our Infinity Plan will even cover the cost of estate administration (Probate) after you have passed on* therefore removing that burden from your loved ones and potentially saving your estate thousands of pounds in legal costs. All of these benefits are available through making the same low monthly payment.

There are two straight-forward plans – once you have decided which is the best one for you, there is only a simple registration fee to get you started, and the rest is payable by a monthly direct debit that is taken on the date that is best suited to you.

*Terms & conditions apply

Your Simpler Infinity Plan Options.

1 Infinity Plan.

- Family & Estate Will
- Free Full Estate Administration*
- Lasting Power of Attorney Property & Affairs **or** Health & Welfare
- Plus, all additional plan benefits

2 Infinity Complete Plan.

- Family & Estate Will
- Free Full Estate Administration*
- Lasting Power of Attorney Property & Affairs
- Lasting Power of Attorney Health & Welfare
- Plus, all additional plan benefits

*Subject to terms & conditions

What's included with Simpler Infinity.



*Dependent on your chosen **Simply Infinity** plan.
Terms & Conditions apply; see website for further details.



Simpler Infinity. Family & Estate Will

Writing a Will is an incredibly loving gesture for your family. It lets them know your final wishes, what exactly you would like to happen to your estate and also documents your funeral wishes and personal preferences such as organ donation.

The implications of not having a Will, or not having updated your Will when circumstances change, can be costly, cause distress to your loved ones and may even mean that people you would like to inherit miss out. Outdated documents can even result in family arguments and serious rifts that can tear families apart.

Our Family and Estate Will has therefore been specifically designed with you in mind and will allow you to control the following:

- You choose what age your children or grandchildren will inherit
- You document who you want to be guardians of your children
- You decide who inherits from your estate
- You determine who does not inherit from your estate
- You can leave specific gifts, legacies, and charitable donations
- You can specify funeral wishes
- You can document your organ donation preferences

We understand that you may be daunted by making a Will or that you may think it will be an upsetting experience. However, this is simply not the case, our highly trained Will and Estate Planning Consultants will immediately put your mind at ease. In fact many comment on how positive their experience was, hence our 5 star Trustpilot rating.

Our processes are a combination of years of experience to help you every step of the way as follows:

- Agree a convenient time for your telephone consultation
- Send you a simple guide to help you prepare and what to expect
- Help you navigate through the Will and Lasting Power of Attorney instruction with your personal Will and Estate Planning Consultant
- Only draft your documents when you are happy with your instruction
- Pass all documentation through to our Compliance team for checking
- Post your documents to you with clear signing guides
- Call you to ensure safe receipt and answer any questions you may have
- Check your documents once returned and replace free of charge any documents that may have been signed incorrectly.
- Securely store your documents
- Send you copies of your documents as a point of reference



Simpler Infinity. Lasting Power of Attorney

It is essential to have Lasting Powers of Attorney in place in case a person becomes unable to manage his or her own affairs due to incapacity, whether this is due to an accident or a physical or mental illness.

Without these documents and the authorisation they give, no one, including your spouse or partner, would be able to conduct your personal affairs.

This would include paying your bills, looking after your banking, managing your investments, caring for your property or looking after your business.

This would also include medical decisions and care relating to the treatment that you receive or where you receive it.

By planning ahead and producing a Lasting Power of Attorney you are able to appoint trustworthy persons, known as Attorneys, giving them clear instructions and setting boundaries as to how they are to handle your affairs should you be unable to do so in the future.

No one can create a power of attorney for you and you must create one whilst you are mentally capable of doing so.

There are two types of Lasting Powers of Attorney:

- 1** **Lasting Power of Attorney:**
Property & Financial Affairs
- 2** **Lasting Power of Attorney:**
Health & Welfare

Both of these deal with very different aspects of your affairs but are incredibly powerful and valuable documents.

Lasting Power of Attorney: Property & Financial Affairs

This document allows your attorney the power to make decisions about money and property for you, for example:

- Managing a bank or building society account
- Paying bills
- Collecting benefits or a pension
- Selling your home

Lasting Power of Attorney: Health & Welfare

This document allows your attorney to make decisions about things like:

- Your daily routine, for example washing, dressing, eating
- Medical care
- Where you live
- Life-sustaining treatment

It can only be used when you're unable to make your own decisions.

What happens if I lost mental capacity without a Lasting Power of Attorney?

If you fail to create a Lasting Power of Attorney whilst you are capable then anyone who wishes to act on your behalf, including your spouse or partner, has to apply through the Court of Protection, which can be a lengthy and expensive process.

Not only would you and your family have to come to terms with the upset and emotions the illness or accident creates but you would also have the added strain of dealing with officials for every decision.

In the first year alone the cost of an application to the Court of Protection could be up to £1,800. These costs can be eliminated by purchasing and producing a Lasting Power of Attorney.

For more information, don't hesitate to contact Simpler Law on **0333 600 1000**.

Our **Simpler Infinity** plan includes one or both of these incredibly valuable documents* without paying hundreds of pounds now.

Our specially trained Will and Estate Planning Consultants will take you through your instructions, giving you advice and helping you to ensure your estate planning works perfectly for you and your situation, before producing any documents.

*N.B. Lasting Powers of Attorney needs to be registered before they can be used. Ask about our registration service if you would like them to be registered immediately.

Simpler Infinity.

During My Lifetime

I've done it! For many people, taking out a Will and planning for what happens after they die is a really positive thing. Isn't it good just to think that you have done it, another box ticked? Your family will be provided for, according to your wishes, however, what happens next?

Keeping my documents up to date

The thought of dying is unthinkable to many but it will happen to all of us and we all hope that it will be many years in the future. In the meantime we live our lives to the full but, as we cannot predict either our future or when we will die, how do we know that our plans and intentions for today will be the same tomorrow?

The sad fact is that, if your Will is out of date when you die, it could mean that family, friends, and charities can miss out, whilst someone could inherit that you no longer wish to. In some situations your Will may no longer be valid, or could fail, meaning that your estate will then be distributed in accordance with the rules of intestacy essentially ignoring any wishes you had made. Clearly this is undesirable!

It is therefore recommended that you review your documents every three years. In actual fact, our clients that choose to update their Wills, do so on average every two years and three months.

Reviewing your Will, however, is not always that easy. It is not an editable document and only an original Will that has been signed, dated, and witnessed correctly is legally valid. If it is defaced in any way, or altered, written on, or changed, your document could become invalid. Should a Will become invalid through such changes, then the only way to replace it and update it, is to go through a new consultation and produce an entirely new document. If you have paid hundreds of pounds for your previous document, because your Will contains Trusts for example, you would potentially end up paying these costs again. This is clearly not a cost-effective way to keep your legal documents up to date.

Is there a better way?

Yes. Our **Simpler Infinity Plan** specifically caters for this.

Simply put, by taking advantage of the **Simpler Infinity plan** you can update your documents at any time with no further charge.

The **Simpler Infinity Plan** will allow you to speak to one of our qualified consultants to review your situation and your documents. You can make any changes necessary and update your estate planning in line with your new requirements. This includes any changes to your Lasting Power of Attorney documents.

Your new documents will then be professionally drafted and bound; and then sent to you along with any relevant copy documents.

Our tax planning service is also included, as and when necessary, to ensure the most effective use of any allowances your estate may be entitled to. We will also check your documents when they are returned to us and, if any have been signed or witnessed incorrectly, then replacement documents will be produced and sent to you, again with no further charge.

In addition, should you require any further services these will be provided at a discount and updates will then be included within our **Simpler Infinity plan** so you can update them at any time in the future, with no further charge.

Looking after my documents

Congratulations. So, now your Will is up to date, but where are you going to keep it?

Over the years, we have visited and spoken to many thousands of clients and asked them that very question. Some are highly organised and put it in a safe or other secure place; and some are not quite so organised. We've heard of storage options ranging from being put in a cupboard to ending up in a shoe box in the loft. Regardless of where you keep your Will, how is your family going to know where it is when you pass on or, that it even exists? Sadly, many Wills are lost and all the hard work and effort that was put in to documenting your wishes goes to waste, as the estate will now be distributed according to the laws of intestacy in the absence of a valid Will.

Worse still, your Will could be destroyed. This may be by accident, as family members may not recognise the document or its importance; or maybe, just maybe, they do recognise it but don't like the content and so destroy it! It is an incredibly sad fact, but it does happen.

Is there any way to protect against this?

Yes. Our **Simpler Infinity Plan** looks after all of this for you. We have built a secure storage unit specifically designed for this purpose. This unit is highly secure, alarmed, temperature controlled and most importantly, fully insured so your document is kept safe and sound until it is needed. In the unlikely event that your document suffers a catastrophic loss whilst in our care, our insurance will ensure a copy is produced from our offsite secure servers. Where a client is unable to sign a replacement Will we can provide affidavit evidence to allow a Judge to authorise a copy to be used as the original Will. Planning for the worst and hoping for the best; all of this is covered by our comprehensive insurance.

You can also use our secure storage facility for the safekeeping of other documents such as family photos, property deeds, insurance policies or other important paperwork, at no additional cost. We will also provide you with a certificate of the documents we hold; plus we will provide your family and loved ones with details of how to contact us once you have passed on.



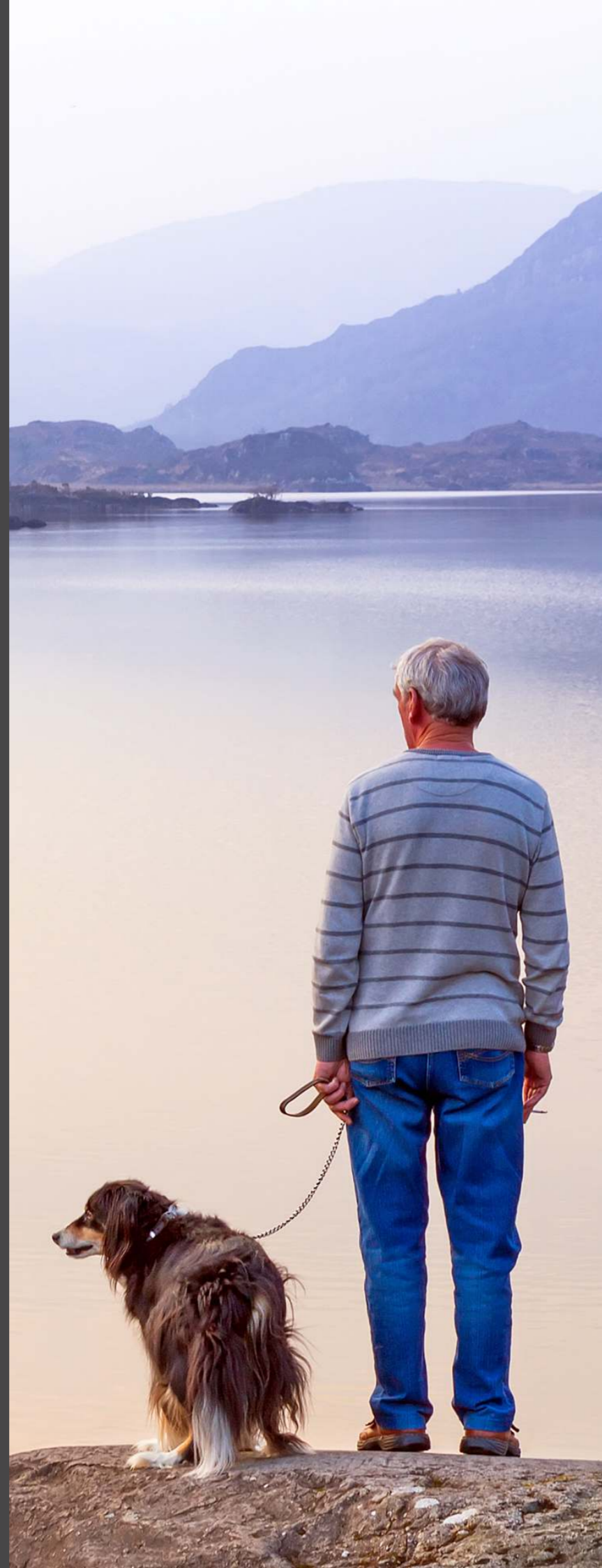
Simpler Infinity. Once You've Gone

Once you have passed on, your estate will usually have to go through the estate administration process, including the court probate process, before it can be passed on to your family.

Sadly, over recent years, the word 'probate' has become a 'dirty' word with terrible stories of banks and law firms charging exorbitant fees to administer estates, leading many people to appoint family members or friends without fully realising what is involved and the responsibilities a lay executor has to take on. Firstly, let us consider some of the main steps involved in estate administration.

1. Locate the Will, register the death and obtain copies of the death certificate.
2. Undertake funeral arrangements.
3. Secure deceased's property (where applicable).
4. Produce a schedule of assets and liabilities. Obtain valuations and register the death with those holding assets.
5. Establish the identity of beneficiaries under the terms of the Will.
6. Prepare the appropriate Inheritance Tax (IHT) form and submit to HMRC. Payment for any IHT due will need to be arranged.
7. Submit all necessary documentation to the Probate Registry to obtain the grant.
8. Issue statutory notices in the London Gazette and a local newspaper.
9. Collect together and realise the deceased's assets.
10. Pay any outstanding debts according to the terms of the Will or statutory order.
11. Pay any cash gifts and transfer any specific assets to the appropriate beneficiaries.
12. Establish what makes up the residuary estate and discharge any final tax liabilities.
13. Prepare Estate Accounts to be approved by the residuary beneficiaries and executors.
14. Distribute the residue of the estate according to the terms of the Will.

This is a simplistic overview. For a more comprehensive explanation of what is involved, please see pages 14-15, or for a detailed explanation see our *Probate Overview* brochure.



Simpler Infinity. Once You've Gone

The time and obligations involved in the administration of an estate can be onerous and very complicated for an untrained individual. There is a significant level of responsibility and the penalties for failing to carry out executor duties correctly can be severe.

Estate administration is not always straightforward. Professional administration should mean no worry or stress for those close to you.

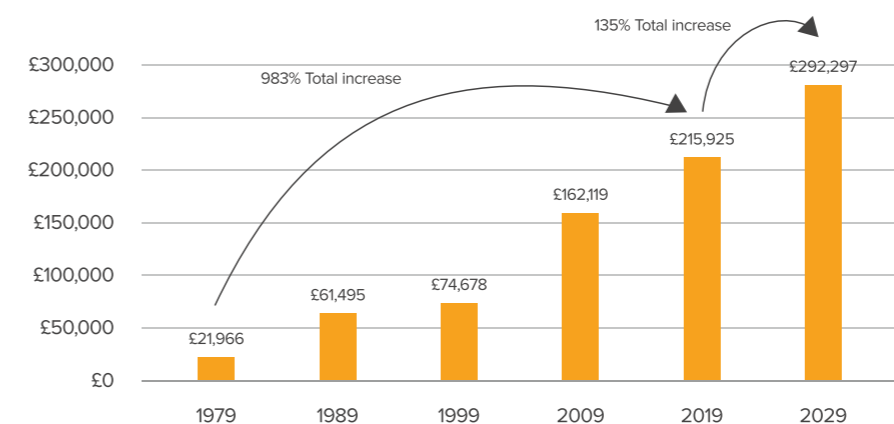
A lay executor has a personal liability to ensure the estate is correctly administered, debts are repaid, and beneficiaries inherit in accordance with the Will. Creditors can appear many months after death, demanding payment from an executor's own funds if they haven't followed the correct process. The administration can also be very lengthy, typically taking between nine and eighteenth months to complete; and sometimes even longer.

The simple fact is that whilst people may have the best of intentions when they accept the role of being an executor the vast majority will seek professional help when the time comes so that they can delegate some, if not all, of the responsibility. Seeking help at the point of need can mean less favourable terms than if a professional executor was appointed within the Will in the first instance.

For example, our normal professional fees are calculated as 2.5% plus VAT of the gross estate valuation where we are not written into a Will as Executors but are subsequently asked to act. This fee is far higher than where we are written into a Will in the first place, but many other professional companies will charge more or will charge an hourly rate in addition to a percentage fee and we have seen fees as high as between 4-6%. As assets tend to increase in value this could mean the actual fees at the point of need are much higher than anticipated.

At the end of 2019, according to the Nationwide Building Society, the average house price was £215,925. At 3% this would cost £6,477 to administer without including any other assets. By 2029 according to The Global Property Guide the average house price is expected to be £292,297 which would see the probate fee going from £6,477 to £8,768. This may seem a steep jump but according to the Nationwide Building Society properties have increased almost ten-fold in that last 40 years.

HISTORIC AND PREDICTED AVERAGE HOUSE VALUES



■ AVERAGE HOUSE VALUE (UK)
 1979 = £21,966 Nationwide
 1989 = £61,495 Nationwide
 1999 = £74,678 Nationwide
 2009 = £162,119 Nationwide
 2019 = £215,925 Nationwide
 2029 = £292,297 Global Property Guide

With Simpler Infinity however, this is all taken care of!

Simpler Infinity. Including free estate administration

With our plan, the whole process of estate administration is now free of charge on estates with a gross value of up to £500,000*. This means that you no longer have to worry about selecting an executor as it is all taken care of.# Those close to you do not need to worry or stress over your estate at an already emotionally trying and difficult time.

Please note that some charges and disbursements are not included, such as court fees and conveyancing costs, but these will typically arise regardless of who administers the estate (be that a lay executor or a professional one). These costs are payable from the estate, as administration expenses.

The process is very simple. Once we have been notified of your death, we will work to administer your estate as quickly as possible and distribute it exactly how you have documented it in your estate plan. We will also work with your beneficiaries, so they are well informed and are included in the process as much as possible.

We have dealt with many estates over the years and have many thousands of satisfied customers. We are immensely proud of the 5-star Trust Pilot rating they have given us. Your estate plans, both in your lifetime and following your death, could not be in better hands.

All the likely steps of estate administration (probate) are described on pages 14-15, further on in this brochure. Please note that some estates will require a more extensive service, however, please be assured the **Simpler Infinity Plan** will be there to cover it.

Please see pages 16 & 17 for a full summary.

*Terms and conditions apply

#Fidelis Legal Services Limited will act as your professional executor

Simpler Infinity.

Process to Follow Before Grant Application

The following illustrates the steps that need to be taken in estate administration by the chosen executors which would all be covered by a **Simpler Infinity Plan**.

Check there is a valid and correctly attested Will

This will involve reference to the Wills Act to ensure the Will complies with the strict requirements and may involve obtaining a statement from the witnesses to the Will in the form of an Affidavit.

Ascertain beneficiaries and the nature and extent of their gift

They may need to be located and a genealogist may be required to establish and locate all the beneficiaries, particularly in the case of intestacy. If there are insufficient assets within the estate to pay all the gifts (after the payment of debts) then there are strict rules to follow in relation to how gifts might fail or reduce.

Ascertain the extent of estate assets and liabilities

The value of assets must be at date of death and include interest accrued but not yet paid and valuers must be instructed to value in accordance with IHT guidelines (even if it is known IHT will not be payable). Allowable discounts must be applied to jointly held property and a calculation of income tax and capital gains tax to the date of death will be necessary. HMRC will look closely at values where an estate is near the IHT nil rate band. Gifts made by the deceased in the last 7 years and assets subject to Gift with Reservation of Benefit rules will be included within the estate for Inheritance Tax purposes.

Protect the estate assets

This will involve ensuring that any valuable assets, particularly a property, are insured throughout the administration period. An executor will be liable for the loss of any asset that is not adequately protected. Note that many insurance policies have rules about an empty property so check carefully with your provider to ensure this is covered.

Inheritance tax return to HMRC

This is required in most cases unless the estate is an excepted estate. There are two types of return that might be required. In the majority of cases that aren't an excepted estate a limited return will be acceptable (IHT205). This applies where there is no IHT payable or where the bulk of the estate passes to the spouse or to charity and the estate does not exceed £3 million.

In a larger estate, where IHT is due, a full return (IHT400) will be required along with any appropriate supplemental forms. A transferable nil rate band can also be claimed on second death where it has not previously been used up to £325,000 however HMRC will require evidence of the availability of the unused portion to transfer.

There are additional allowances and exemptions in relation to property passing to the descendants of the deceased (the residence nil rate band), charitable gifts and some business assets. These are all claimed as part of the IHT return. Any IHT due must be paid prior to the application for the Grant which can lead to funding problems for executors as the testator's assets will be frozen. (IHT is payable within 1 year of death,

Make a probate grant application to the court

If applying for probate yourself without seeking specialist assistance there are two ways to apply for the Grant. You can apply online at www.apply-for-probate.service.gov.uk however you must have the original Will and death certificate and the deceased must have lived in England or Wales. You must also have already completed the IHT return to report the estate's value.

The Court fee of £273 is paid online. You will still need to send the original Will to the Court but ensure you keep a copy as they will retain the original Will. Do not remove staples or binding from the original.

You can apply by post by completing form PA1P or PA1A depending on whether there is a Will or not. You will need to pay the Court fee of £273 by sending a cheque or calling your district probate registry before sending the application. You will need to send the original Will and two copies along with the death certificate. Make sure you use a tracked postal service to send the original documents.

Publish statutory notices

A notice must be placed in the London Gazette announcing the death to allow anyone that was owed money by the deceased to come forward. A notice also needs to be placed in the press local to where the deceased lived. They give notice to creditors and other people who may have an 'interest' in the estate that any claim must be received by a specific date (at least two months from the date of the notice).

The notices cost approximately £250 though this will vary between regions. As long as the estate is distributed after the notice period has expired the executor cannot be personally liable should any debts of the deceased subsequently come to light.

Claims against the estate

Contentious estates are becoming very common and quite often there may be people who come forward who feel they have not been adequately provided for by the deceased. Legislation gives certain individuals the right to bring a claim against an estate and have their case heard. They must bring a claim within six months of the Grant of Probate being issued. This means an executor should not distribute the estate during this period in case any claim materialises.

Simpler Infinity.

Process Post Grant

The following illustrates the steps that need to be taken in estate administration by the chosen executors which would all be covered by a **Simpler Infinity Plan**.

Open an executor account to hold the estate funds

You will need to maintain accurate accounting records throughout the administration as this will help you prepare the estate accounts when the administration has been completed.

Collect in all assets

This includes money from bank accounts, proceeds from the sale of any assets or investments and any debts owed to the deceased. Don't forget that the deceased may be due a refund from HMRC in respect of income tax paid during the tax year to the date of death.

Pay any debts and liabilities

There is a strict order in which debts must be paid from an estate so care is required. Attention must also be paid to any directions within the Will in relation to any debts. If an estate is insolvent (doesn't have enough assets to pay all the debts) then it is important to advise creditors as some may be willing to write off a debt that is owed. Others may insist on payment even if they receive less than the original debt owed.

The method for calculating the reductions in payment must be followed as the executor could be personally liable for any mistakes they make.

Complete an income tax and CGT return for the administration period

Where a liability has arisen you must account to HMRC for all additional tax payable.

Adjust IHT payable where necessary

The amount payable may have changed from the original calculation if assets have increased or decreased in value from the original valuation given on the IHT form submitted. This is very common where an estate property has been sold for a different price to that first anticipated.

You can use form IHT35 to claim relief when you sell 'qualifying investments', that were part of the deceased's estate at a loss within 12 months of the date of death. After the final account has been agreed you must obtain a Certificate of Clearance or closing letter from HMRC.

Distribute legacies in accordance with the terms of the Will

You will need to arrange for the physical or legal transfer of ownership of assets passing to beneficiaries which may include the conveyance of a property. Don't forget to obtain valid receipts from the beneficiaries as evidence that the assets have been received by them. If the gift was given subject to IHT, or the costs of distribution, then don't forget to take this into account. The wording of the Will dictates this.

Distribute the residuary estate

Again this includes the legal or physical transfer of assets to the beneficiaries. If there are a number of recipients, larger items may need to be sold to allow the estate to be divided. For smaller items you may need to consider the executors power of appropriation (transferring an item to a beneficiary in satisfaction of their inheritance) or, if a beneficiary does not want to receive their share, you may have to consider a Deed of Variation or Disclaimer to change the distribution of the estate. As part of the distribution you may need to transfer assets to the trustees of any trusts contained within the Will. We always advise you seek our expert assistance if this is the case.

Complete and distribute R185's to beneficiaries

Any transfer of an asset or income to a beneficiary during the administration period will trigger the need for a R185 (a return of the income tax paid by the estate provided to a beneficiary to enable them to complete their own tax return).

Preparation of estate accounts

The estate accounts should include a full breakdown of capital assets and liabilities of the estate. They should also account for all income and expenditure during the administration period. Details of distributions made to beneficiaries should be clearly shown so that the ultimate destination of all assets is clear. The executor should ensure they get approval of the accounts by the residuary beneficiaries in order to release them from any further personal liability.





Simpler Infinity. Summary of Benefits During My Lifetime

Aftercare

- Unlimited consultations with estate planning experts
- Estate Planning tax advice
- Production of new documents and all postage costs
- Checking all documents once signed (validation)
- Copy documents, where appropriate
- Replacement documents if signatures are missing, incorrect or names misspelt
- Lifetime changes including beneficiaries removed or added, funeral wishes amended, etc.

Storage

- Documents held at a secure location
- Temperature controlled environment
- Fully insured
- Protects against loss, damage, theft
- Storage for personal, valuable, items such as property deeds and photos
- Copy documents provided
- Contact details for relatives or friends once you pass on

Simpler Infinity. Summary of Benefits Once You've Gone

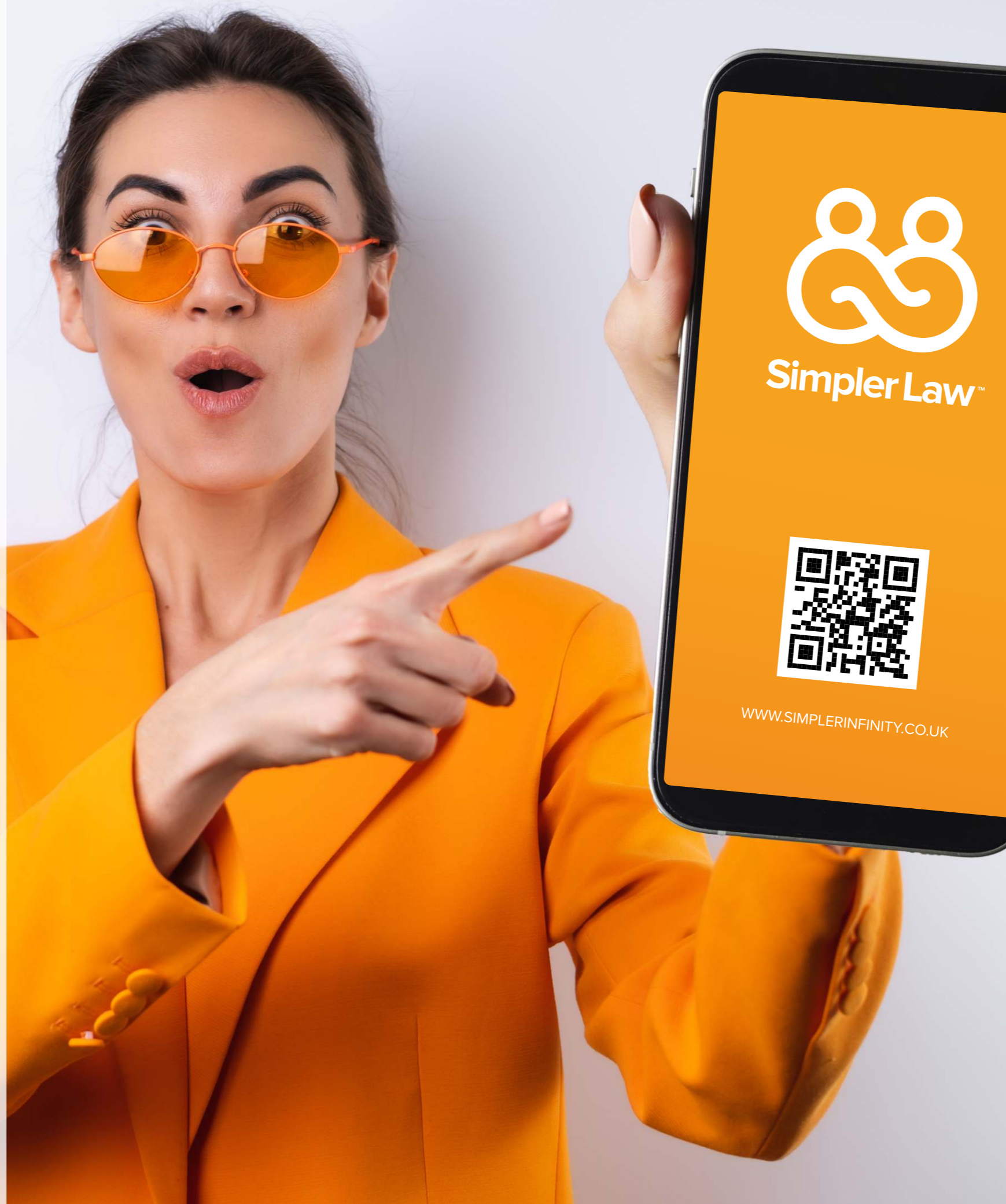
Free Estate Administration (Probate)

- Checking that there is a valid and correctly attested Will
- Assess whether any additional documentation will be required to confirm compliance with the Wills Act
- Securing the estate and arranging insurance for any property or items of value
- Register the death if this has not already been done
- Ascertaining the beneficiaries and the extent of their gift
- Ascertaining the extent of estate assets and liabilities; and writing to each institution to advise them of the death and obtaining date of death balances
- Ensuring any income, interest or dividends are paid to the estate throughout the administration period
- Obtaining information regarding the deceased's tax affairs including pensions, annuities, or other income
- Assess any benefits received by the deceased, ensure all funds are received and ascertain whether any overpayments are outstanding
- Checking details of any life policies to see whether they form part of the distributable estate
- Obtaining valuations for properties and other items of value within the estate
- Obtaining information about any debts or liabilities, arranging for interest to be frozen
- Obtaining final statements from utility providers and arranging any available council tax discount for the administration period
- Making an application to the Court for the Grant of Probate
- Paying any debts and liabilities
- Distributing legacies in accordance with the terms of the Will
- Ascertaining and distributing the residuary estate obtaining receipts from beneficiaries

Simpler Infinity. What Is Not Covered in Your Plan?

- The administration of an estate worth in excess of £500,000. The difference will be charged at 1% of the gross value between £500,001 and the total value.
- Dealing with foreign assets, costs of these will be charged separately, dependant on the asset and location.
- Disbursements and some charges – for example court fees. A comprehensive list of disbursements and charges that may be applicable is available on request. Please note these may vary from time to time.
- Any conveyancing work required to deal with property in the estate.
- The establishment of a trust where the Will requires one to be created.
- The ongoing management of any trust created by the Will.
- Any required Deed of Variation.
- Any contentious matters or additional unforeseen costs associated with dealing with a contentious estate.
- Insolvent estates.
- An estate where there is no valid Will, or the Will does not appoint *Fidelis Legal Services Ltd.* to act as the Executor.
- An estate where there are disputes between beneficiaries.
- If, at the time of death, less than 5 years premiums have been paid, the difference between the amount paid and the total of 5 years premiums will be calculated and invoiced separately or levied against the estate.

For full terms and conditions, visit our website:
WWW.SIMPLERINFINITY.CO.UK



Simpler Law. Who Are We?

Simpler Law is part of a group of companies that specialise in end of life planning and private client services. Through acquisition and growth, it now has over 200,000 satisfied clients and has a 5-star Trustpilot rating.

Simpler Law is a nationwide company with clients throughout England, Wales, Scotland, and Northern Ireland. Whilst the head office is based in Lincoln, it has offices in Leicester, Cardiff, Birmingham, and the Northeast.

Our approach is mainly through a specialist phone-based team, but we also have a nationwide network of Advisors, to enable us to visit you in virtually every location across the UK, if required.



Simpler Law. Contact Details

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- 📘 @SIMPLERLAW
- 🌐 COMPANY/SIMPLER-LAW
- 🌐 WWW.SIMPLERINFINITY.CO.UK

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