



OXLEY
WILLS & ESTATE PLANNING

The
**FAMILY
PROTECTION
BLUEPRINT**

Your guide to protecting
what matters most.



Protect
your family



Secure
your home



Safeguard
your future



Peace of
mind



Plan today
for tomorrow

Clear advice. No jargon. **Family focused.**



Welcome to Your Family Protection Blueprint

Most people spend years building a life for the people they love.

**A home. Savings. Investments.
A business. A future.**

Yet many families have never taken the time to properly protect what they have worked hard to build.

Estate planning is not just about money. It's about protecting your family and ensuring the people you love are looked after – now and in the future.



IT IS ABOUT:

- ✔ Protecting your children
- ✔ Making sure the right people inherit
- ✔ Protecting vulnerable loved ones
- ✔ Ensuring decisions can be made if illness strikes
- ✔ Preventing avoidable family stress and disputes
- ✔ Helping future generations benefit from your hard work



DID YOU KNOW?

Many people believe estate planning is only for the wealthy.

In reality, if you own a home, have children, savings or a business – it could one day concern you.



A little planning today can bring peace of mind for you and security for the people you love.

WHY EVERY ADULT NEEDS A WILL

One of the biggest misconceptions in estate planning is:

“Everything automatically goes where I want it to.”

Unfortunately, that is not always the case.

A Will helps ensure your wishes are followed and gives clarity at a time of stress – when a very difficult time for loved ones.

A WILL CAN HELP YOU:

- ✓ Decide who inherits your estate
- ✓ Protect children and vulnerable beneficiaries
- ✓ Appoint guardians for young children
- ✓ Reduce family conflict and uncertainty
- ✓ Help protect assets for future generations

WHAT HAPPENS WITHOUT A WILL?



The law decides who inherits



Delays and complications may arise



Family disagreements become more likely



Children and vulnerable loved ones may not be protected as intended



Assets may not go to the people you care about



DID YOU QUESTION TO ASK YOURSELF:

If something happened tomorrow, would your loved ones know exactly what you wanted?



PROTECTING YOUR HOME & FAMILY WEALTH

For many families, the family home is the biggest asset they own.

Yet surprisingly few people consider what could happen to it in the future.

Without the right planning, your home could end up in the wrong hands – or means-tested care fees could reduce the inheritance you hoped to leave.



RISKS FAMILIES OFTEN DON'T CONSIDER



A surviving spouse may remarry



A new Will may be written



Assets may pass outside the bloodline



Financial difficulties could arise



Care fee planning concerns may emerge

WHAT IS SIDEWAYS DISINHERITANCE?

A simple example:



John dies and leaves everything to Sarah.



Years later, Sarah remarries and makes a new Will.



John and Sarah's children may inherit less than intended, or potentially nothing at all.



HOW CAN FAMILIES PROTECT AGAINST THIS?

Through careful lifetime planning, Protective Wills and trusts can help ensure wealth stays within the family, and your wishes are upheld.



LASTING POWERS OF ATTORNEY (LPAs)

Protecting your wishes while you are alive.



A Lasting Power of Attorney (LPA) allows you to choose trusted people to make decisions or take action on your behalf if you lose mental capacity.

Without LPAs, your family may have to go to the Court of Protection to get permission – a process that can be costly, time-consuming and stressful.



PROPERTY & FINANCIAL AFFAIRS LPA

Helps with money and property decisions.

- ✓ Managing bank accounts and savings
- ✓ Paying bills and everyday expenses
- ✓ Handling investments and pensions
- ✓ Dealing with property (buying, selling or managing)
- ✓ Claiming benefits and dealing with financial matters



HEALTH & WELFARE LPA

Helps with personal welfare and care decisions.

- ✓ Decisions about medical treatment and care
- ✓ Where you live and daily care needs
- ✓ Accessing care and support services
- ✓ Making choices about your routine and wellbeing



This LPA only applies if you lose mental capacity.

WHAT HAPPENS WITHOUT LPAs?



Delays in decisions when time matters most



Restricted access to bank accounts and assets



Court of Protection applications can be expensive and lengthy



Stress and uncertainty for your family at an already difficult time



The right people, with the right authority, can make all the difference. **Plan today. Protect tomorrow.**

TRUSTS & FAMILY PROTECTION



**Protect today. Provide for tomorrow.
Preserve for generations.**

A Trust is a legal arrangement that allows you to protect and manage your assets for the benefit of your loved ones – now and in the future.

Trusts can help you maintain control, protect your wealth, and ensure your wishes are carried out exactly as you intend.



WHAT TRUSTS CAN DO

- ✔ Protect assets from potential future risks, creditors or divorce
- ✔ Provide for children and grandchildren in a controlled and secure way
- ✔ Support vulnerable beneficiaries without jeopardising means-tested benefits
- ✔ Help reduce Inheritance Tax
- ✔ Ensure your wealth stays within your family bloodline
- ✔ Allow you to leave a lasting legacy in line with your values

TYPES OF TRUSTS WE CAN HELP WITH



DISCRETIONARY TRUSTS

Flexibility for trustees to decide how and when to benefit your loved ones.



LIFETIME TRUSTS

Move assets out of your estate during your lifetime and potentially reduce IHT.



VULNERABLE PERSON'S TRUSTS

Provide for loved ones with care needs without affecting their benefits.



BLOODLINE TRUSTS

Keep wealth within the family for future generations.



CHARITABLE TRUSTS

Support causes close to your heart and leave a meaningful legacy.



KEY TAKEAWAY

Trusts give you greater control, stronger protection and peace of mind – knowing your family will be cared for, exactly as you intended.

“
It's not about how much you have, it's about protecting what matters most to you.
”



The right Trust, set up the right way, can protect your family, your wealth and your legacy for generations to come.
Let's build a plan that reflects your wishes.

GUARDIANSHIP FOR YOUNG CHILDREN

A small decision today can make a huge difference tomorrow.

If you have young children, one of the most important questions to ask is:

“ Who would look after my children if I couldn't? ”

Without a legal appointment, the Court will decide – not you. This process can be emotional, uncertain and may not result in the outcome you would want.



WHAT IS A GUARDIAN?

A Guardian is the person (or people) you legally choose to care for your children if you and the other parent are unable to.

You can appoint Guardians in your Will to ensure your children are raised by the people you trust most.



WHY IT MATTERS

- ✓ Ensures your children are cared for by someone you trust
- ✓ Provides stability and continuity for your children
- ✓ Protects your children's upbringing, values and lifestyle
- ✓ Helps avoid family disputes during an already difficult time
- ✓ Gives you peace of mind knowing your children will be in safe hands

THINGS TO CONSIDER WHEN CHOOSING A GUARDIAN



Do they share your values and beliefs?



Can they provide a stable and loving home?



Are they financially secure and capable of caring for your children?



Will your children already have a relationship with them?



Where do they live? Will it allow for continuity in school and community?



You can also appoint a backup Guardian in case your first choice is unable or unwilling to act.

Plan ahead.
Protect their future.



INHERITANCE TAX PLANNING



Careful planning today can reduce the tax your loved ones may face tomorrow.

Inheritance Tax (IHT) is charged at 40% on estates above the current nil-rate band.

With the right planning, you can protect more of your wealth for your family and the people who matter most to you.



KEY INHERITANCE TAX FACTS



Nil-rate band: £325,000 per person (2024/25 tax year).



Residence nil-rate band: up to £175,000 per person (subject to conditions).



IHT rate: 40% on the value above the available allowances.



Married couples and civil partners can combine their allowances.



Tax rules and allowances can change – regular reviews are important.



EFFECTIVE PLANNING STRATEGIES



MAKE USE OF YOUR ALLOWANCES

Use your nil-rate band, residence nil-rate band and annual exemptions.



GIVE AWAY GIFTS

Make regular gifts within the annual exemption or larger gifts that survive seven years.



TRUSTS

Trusts can help remove assets from your estate and provide for loved ones.



BUSINESS RELIEF & AGRICULTURAL RELIEF

These reliefs can reduce the value of qualifying assets for IHT purposes.



LIFE ASSURANCE

A suitable policy can provide funds to pay any potential IHT bill.



DID YOU KNOW?

Around 1 in 20 estates are currently liable for Inheritance Tax – but with rising property values, more families could be affected.

Good planning today can make a significant difference tomorrow.

STEPS TO CONSIDER

1



REVIEW

Assess your assets, liabilities and family circumstances.



2



PLAN

Identify allowances, reliefs and strategies that suit you.



3



IMPLEMENT

Put your plan in place with the right legal structures.



4



DOCUMENT

Ensure your Wills, trusts and plans are up to date.



5



REVIEW REGULARLY

Review your plan as your life and the rules change.



Inheritance Tax planning isn't just about tax – it's about protecting your life's work and passing on more to the people you love.
Plan today. Protect their tomorrow.

BUSINESS OWNERS AND WEALTH PROTECTION

You've worked hard to build your business.
Protect it for the future.

Running a business comes with opportunities – and risks. The right planning can protect your business, your assets and your family if the unexpected happens.

We help business owners create plans that safeguard what they've built and support a smooth transition when the time comes.



RISKS BUSINESS OWNERS FACE



The business may be exposed to lawsuits, debts or creditor claims.



Your family could face financial uncertainty without a clear succession plan.



High Inheritance Tax could reduce the value of your estate.



Without planning, the business may not pass to the right people.



Unexpected illness or death could disrupt operations and impact staff and clients.



HOW WE CAN HELP



Protect your personal assets from business risks



Plan for the smooth continuation or sale of your business



Reduce your Inheritance Tax liability



Put the right legal documents in place, including LPAs, Wills and Trusts



Provide for your family and key employees



Give you peace of mind, knowing your legacy is secure



KEY TAKEAWAY

Your business is more than just a company – it's your legacy. Protect it today, so it can thrive for tomorrow.

“A well-structured plan protects your business, your wealth and the people who matter most.”

ESSENTIAL STEPS FOR BUSINESS OWNERS

1



REVIEW

Assess your business, assets, risks and future goals.



2



PLAN

Create a tailored strategy to protect your business and wealth.



3



IMPLEMENT

Put legal structures in place, including Wills, Trusts and LPAs.



4



PROTECT

Safeguard against risks, minimise tax and plan for continuity.



5



PASS ON

Ensure your business and wealth are passed to the right people.



Protect what you've built. Provide for your family.
Plan today. Secure your legacy.

PROTECTING YOUR VULNERABLE LOVED ONES

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Some of the people we love most may need extra care, support and protection to ensure their future is secure.

Good estate planning gives you peace of mind that your vulnerable loved ones will be cared for, financially supported and protected from potential risks.

“Care today means security for tomorrow.”

WHO MIGHT BE CONSIDERED VULNERABLE?



YOUNG CHILDREN

Children under 18 need financial provision and trusted guardians in place to ensure their care and upbringing.



ELDERLY PARENTS

They may need help managing finances or protection from care costs and potential financial abuse.



DISABLED OR CHRONICALLY ILL

Extra planning can ensure long-term care, financial security and access to the right support.



MENTAL HEALTH CONDITIONS

Careful planning can provide stability and protect access to benefits and essential support.



DEPENDENTS OR CARERS

Ensure the people who rely on you – or care for others – are not left at risk financially or emotionally.

HOW YOU CAN PROTECT THEM



TRUSTS

Place assets in trust for their benefit, ensuring funds are managed responsibly and used for their needs – not anyone else's.



APPOINT TRUSTED DECISION MAKERS

Use Lasting Powers of Attorney so trusted people can act on their behalf if they lose mental capacity.



PROTECT BENEFITS & ENTITLEMENTS

Specialist planning can help protect means-tested benefits and ensure they receive what they are entitled to.



PLAN FOR CARE COSTS

Protect assets from care fees where possible and ensure plans are in place before care is needed.



PROVIDE CLEAR INSTRUCTIONS

Set out your wishes clearly so your loved one's care, living arrangements and well-being are prioritised.



PEACE OF MIND FOR THE FUTURE

With the right plan in place, your vulnerable loved ones will be protected, supported and cared for – now and in the years ahead.

“The greatest gift you can leave your loved ones is the security of knowing you have taken care of their future.”



PLAN TODAY, PROTECT TOMORROW

Vulnerable loved ones depend on you. The right estate plan ensures they have the care, protection and security they need.

- ✔ Protect their financial future
- ✔ Ensure they receive the right care
- ✔ Safeguard their benefits and inheritance
- ✔ Give you and them peace of mind



OXLEY

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Protecting Your Family. Preserving Your Legacy.

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Need help protecting your vulnerable loved ones? Contact us today for a **FREE, no-obligation** consultation.

THE COST OF DOING NOTHING



Not having a plan can cost far more than you think.

It's easy to put estate planning on the back burner, but the true cost of doing nothing can be financial, emotional and long-lasting for your loved ones.

Taking action today protects your family, your assets and the legacy you've worked so hard to build.

WHAT COULD IT COST YOUR FAMILY?



HIGHER LEGAL COSTS

Without a plan, your family may have to go through the Court of Protection or probate, which can be time-consuming and expensive.



TIME AND DELAYS

Families can face months (or even years) of delays before they can access assets or make important decisions.



FAMILY STRESS AND CONFLICT

Unclear wishes or unfair outcomes can cause misunderstandings, conflict and long-lasting damage to relationships.



HIGHER TAXES

Without proper planning, more of your estate could be lost to Inheritance Tax, leaving less for your loved ones.



EMOTIONAL IMPACT

Leaving things unresolved can create worry and uncertainty for the people you care about most.



DID YOU KNOW?

Families can spend between £5,000 and £15,000+ dealing with the consequences of not having a plan – money that could have been saved with the right advice.



The biggest cost isn't financial. It's the impact on your family.

REAL COSTS, REAL CONSEQUENCES



NO WILL

Your estate may not go to the people you intended. Loved ones could miss out entirely.



NO LPA

If you lose mental capacity, your family may have to apply to the Court of Protection to help you. This can cost £3,000+ and take months.



NO TAX PLANNING

Without planning, up to 40% of your estate above the nil-rate band could be lost to Inheritance Tax.



NO COMMUNICATION

Unclear wishes can lead to confusion, conflict and decisions that don't reflect what you would have wanted.



NO PROTECTION

Vulnerable loved ones may not be protected, supported or provided for as you would want.

THE DIFFERENCE A PLAN MAKES



Protects your loved ones from stress, confusion and financial hardship.



Saves time, money and unnecessary legal costs.



Ensures your wishes are known, respected and followed.



Maximises what your family receives and protects your hard-earned assets.



Gives you peace of mind, knowing they're taken care of – today and tomorrow.



A plan today is an investment in peace of mind for you and a gift to your family.

Don't leave the future to chance. Plan today.



THE FAMILY PROTECTION CHECKLIST



A simple checklist today can protect your family tomorrow.

Use this checklist to review where you are now and what steps you can take to protect your loved ones, your assets and your legacy.

Work through it with your adviser to build a plan that's right for your family.

AREA	KEY ACTION	DONE?
 <p>1. YOUR WILL Make sure your wishes are known and followed.</p>	<ul style="list-style-type: none"> I have an up-to-date Will. My Will reflects my current wishes and circumstances. I have named guardians for any children under 18. 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
 <p>2. LASTING POWERS OF ATTORNEY OF ATTORNEY Choose people you trust to make decisions if you can't.</p>	<ul style="list-style-type: none"> I have Property and Financial Affairs LPA in place. I have Health and Welfare LPA in place. The people I've chosen are still appropriate. 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
 <p>3. PROTECTING YOUR HOME Ensure your home is protected for your loved ones and future.</p>	<ul style="list-style-type: none"> My home is owned in the right way for my circumstances. I understand the impact of relationship changes. My home is protected from care fees where possible. 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
 <p>4. FINANCIAL PROTECTION Safeguard your money and provide for your family.</p>	<ul style="list-style-type: none"> I have life insurance or protection in place if needed. My savings and investments are on track. I know my family can afford to maintain their lifestyle. 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
 <p>5. CARE PLANNING Plan ahead for potential care needs.</p>	<ul style="list-style-type: none"> I understand the potential costs of future care. I have a plan to protect my assets from care fees. I've discussed my wishes with my family. 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
 <p>6. REVIEW AND KEEP UPDATED Keep your plan up to date and relevant.</p>	<ul style="list-style-type: none"> I review my estate plan regularly. My plan reflects changes in my life and the law. I've shared my plan with the right people. 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>



WHY THIS MATTERS

Life changes. Laws change. Your plan should evolve too. Regular reviews ensure your loved ones stay protected and your wishes are met.



We recommend reviewing your plan at least every 12-24 months, or after any major life event.



Protect what matters most.
Provide for your family.
Plan today. Protect tomorrow.



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COMMON ESTATE
PLANNING MISTAKES

Even with the best intentions, it's easy to overlook something important.

Avoiding these common mistakes can save your loved ones time, money and unnecessary stress.

Here are the most common estate planning mistakes we see – and how to avoid them.



THE MISTAKE	THE IMPACT	HOW TO AVOID IT
 <p>1. NOT HAVING A WILL Intestacy rules decide who gets your assets – not you.</p>	 <p>Your loved ones may not inherit what you intended. It can also cause delays and family disputes.</p>	 <p>Make a valid Will that clearly sets out your wishes and keeps it up to date.</p>
 <p>2. NOT UPDATING YOUR PLAN Life changes – but your plan may not.</p>	 <p>Outdated plans may not reflect your current wishes or family circumstances.</p>	 <p>Review your plan regularly – especially after major life events (marriage, children, divorce, buying property, etc.).</p>
 <p>3. NOT HAVING LASTING POWERS OF ATTORNEY If you lose mental capacity without an LPA, your family may not be able to help.</p>	 <p>Decisions about your health and finances could be made by the Court of Protection.</p>	 <p>Put in place LPAs for Property and Financial Affairs and Health and Welfare.</p>
 <p>4. IGNORING INHERITANCE TAX PLANNING Without planning, more of your estate could go to HMRC.</p>	 <p>Up to 40% of your estate above the nil-rate band could be lost to Inheritance Tax.</p>	 <p>Use allowances, exemptions and trusts where appropriate to reduce your tax bill.</p>
 <p>5. NOT MAKING A PLAN FOR VULNERABLE LOVED ONES Failing to plan for a loved one with special needs or vulnerabilities.</p>	 <p>They may not be financially protected or could lose access to means-tested benefits.</p>	 <p>Consider a Trust and careful planning to secure their financial future.</p>
 <p>6. NOT KEEPING ASSETS IN THE RIGHT NAME Assets not held correctly can fall outside your Will.</p>	 <p>Assets may pass to the wrong people or not as intended.</p>	 <p>Review how your assets are owned (e.g. joint ownership, beneficiary designations).</p>
 <p>7. NOT TALKING TO YOUR FAMILY Keeping your plans secret can cause confusion and conflict.</p>	 <p>Unclear wishes can lead to arguments and emotional distress.</p>	 <p>Talk to your family and chosen attorneys/executors so they understand your wishes.</p>



THE BOTTOM LINE

Good intentions aren't enough on their own. Avoiding these common mistakes can protect your family, your assets and your legacy.



We're here to help you get it right – and give you peace of mind knowing your loved ones are protected.



Every family is different. Every plan should be too. Let's work together to create a plan that's right for you and the people who matter most.



ARE YOU TRULY COVERED?

Peace of mind doesn't come from having documents – it comes from having the right plan.

It's easy to assume you're covered, but many families discover gaps too late. Use this checklist to find out if you and your loved ones are truly protected.



THE TRUE PROTECTION CHECKLIST



1. IS YOUR WILL UP TO DATE?

An outdated Will may not reflect your current wishes.

 YES

My Will is up to date and reflects my current wishes.

 NOT SURE

I'm not sure when it was last reviewed.

 NO

I don't have a Will or it needs updating.



2. ARE YOUR LOVED ONES AND ASSETS PROTECTED?

The right people should be able to make decisions and access what they need, when they need it.

 YES

I have chosen the right people and put the right protections in place.

 NOT SURE

I'm not certain if my plans would work when needed.

 NO

I haven't put these protections in place.



3. HAVE YOU CONSIDERED THE TAX IMPLICATIONS?

Without proper planning, more of your estate could be lost to tax.

 YES

I have considered inheritance Tax and taken steps to minimise it.

 NOT SURE

I'm not sure how much tax my estate may pay.

 NO

I haven't considered the tax implications.



4. DO YOU HAVE LASTING POWERS OF ATTORNEY?

Without these, your family may not be able to help if you lose mental capacity.

 YES

I have both Health and Welfare, and Property and Financial Affairs LPAs in place.

 NOT SURE

I have one, but not both.

 NO

I don't have LPAs in place.



5. IS YOUR HOME PROTECTED?

Your home may not automatically go to the people you intend.

 YES

My home is owned in the right way and would go to who I want.

 NOT SURE

I'm not sure how my home would be passed on.

 NO

I haven't reviewed how my home is owned.



6. HAVE YOU PLANNED FOR VULNERABLE LOVED ONES?

Special needs or vulnerabilities require extra planning to ensure financial security.

 YES

I have a plan in place to provide for and protect them.

 NOT SURE

I'm not sure if my plan would be enough.

 NO

I haven't made provisions for them.



7. HAVE YOU REVIEWED YOUR PLAN RECENTLY?

Life changes. Your plan should change with it.

 YES

I review my plan regularly and update it when my life changes.

 NOT SURE

It's been a while since I last reviewed it.

 NO

I haven't reviewed my plan.



8. HAVE YOU PUT ANY BUSINESS PROTECTION IN PLACE?

A plan helps protect your business, your partners and your family.

 YES

I have a plan in place to protect my business and ensure continuity.

 NOT SURE

I'm not sure if I have the right protections in place.

 NO

I haven't put any business protection in place.



YOUR PEACE OF MIND MATTERS

A comprehensive estate plan protects your loved ones, your assets and your legacy.



If you answered "Not Sure" or "No" to any of the above, it may be time to review your plan.

We're here to help.



DON'T LEAVE YOUR FAMILY'S FUTURE TO CHANCE.

CONTACT US NOW
TO PUT YOUR PLAN IN PLACE.

- ✓ Protect what matters most
- ✓ Reduce stress and uncertainty
- ✓ Safeguard your legacy
- ✓ Get peace of mind today



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Book your FREE, no-obligation consultation today and take the first step towards peace of mind.

We're here when you need us most.