



The Watson Ramsbottom Partnership  
Solicitors

### Care fee planning advice

Our team of specialist advisors work with local independent financial advisors to help plan for the eventuality of residential care and to minimise the exposure of your assets to liability for paying residential care fees.

A move into residential care is difficult enough for your family, but the worry of how to pay for expensive care is a major concern for most of our clients, and the inheritance you believed you would leave your children on your death can be rapidly reduced should residential care be necessary later in your life.

However all is not lost. Early advice can protect your home and other assets from being used in an assessment for paying towards expensive residential care fees, and our FREE Wills and Estate Planning report will set out your options clearly and concisely.

### Inheritance tax planning

A surprising number of people do not realise that their estate will be liable for inheritance tax on their death. In many cases, this tax can be avoided if advice is taken at an early stage.

You have worked hard for your money and have already been heavily taxed whilst acquiring your wealth. Our team of specialist advisors are experts in preventing unnecessary tax bills through estate planning schemes.

Such schemes can range from relatively straightforward or extremely complex, but our FREE report will set out the options available to you and the potential tax savings that can be achieved in each case.

**For more details or to arrange an appointment.  
Please speak to Stuart Maher on 01254 884422  
Please quote reference 'EPR1'**



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### Personal Client Legal Advice

Domestic Violence, Family and Child Care  
Residential Property  
Wills and Estate Planning  
Tax Planning  
Immigration  
Employment Advice for Employees  
Dispute Resolution  
Personal Injury and Civil Litigation

### Commercial Client Legal Advice

Commercial Transactions and Leases  
Dispute Resolution  
Employment Advice Employers and Businesses  
Civil Litigation

### Offices

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Lancashire BB3 2RL

Telephone 01254 701111  
Facsimile 01254 873658

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Lancashire BB6 7QQ

Telephone 01254 884422  
Facsimile 01254 877130



Regulated by the Solicitors Regulation Authority

WatsonRamsbottom

# FREE Wills and Estate Planning Report

At **Watson Ramsbottom** we believe that everybody should have their personal affairs in order. Why not take advantage of our **FREE**, no-obligation Wills & Estate Planning report to inform you of the options available to you.

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Last Will  
&  
Testament



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# Last Will

# Testament

A will is something that is often put off until later, as people do not wish to consider that they will no longer be around. However, a Will is only part of planning for your future. Our **FREE**, no-obligation estate planning report will set out the options available to you in respect of planning for your future and your children or other relatives you would wish to inherit your wealth.

Your **FREE** report will address the following issues:

- Planning to reduce and avoid liability to expensive residential care fees.
- Minimising any inheritance tax or capital gains tax that may be payable on your death unnecessarily.
- Protecting assets for your children in the case of second and subsequent relationships.
- Ensuring that your personal affairs can be administered during your lifetime in the event that you were incapable of making decisions yourself.

These are some quotes from meetings with our clients.

*'I don't need a Will because everything will go to my family.'*

*'We were going to see a Solicitor but never got round to it.'*

*'Those are the rules and there is nothing I can do about it, is there?'*

*'Its going to cost too much to sort it out'*

At Watson Ramsbottom, the transparency of our charges is key to the service we offer to our clients. Your **FREE** report will set out your options, but will also set out the cost of going ahead with any element of our advice to you, ensuring that there are no nasty surprises.

## Why should I make a Will?

Whilst the law does make provision for you if you haven't made a Will, it is unlikely that this will result in your estate passing to the people you wish.

Some examples of problems where there is no will:

If you were to die with children still under the age of 18, where would they live?

If you were to die young and leave children, if your partner was to have another relationship, your children may not inherit your estate.

If you have children from a previous relationship, those children may not inherit and your partners children may receive all your estate.

If your partner was to inherit your estate, you may be missing a chance to protect assets for tax purposes and from being used to pay for residential care.

Early advice from our team of specialist lawyers will ensure that you are aware of your options at no cost to you with our **FREE** report. You may otherwise be remembered for causing a dispute between your family over who inherits your estate.

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Please quote reference 'EPR1'

[info@watsonramsbottom.com](mailto:info@watsonramsbottom.com)  
[www.watsonramsbottom.com](http://www.watsonramsbottom.com)

## Powers of Attorney

Many of our clients who review their affairs and update or address the issue of their Wills also consider what would happen in the event that you were unable to manage your affairs during your lifetime.

If you were to lose the capacity to deal with your personal affairs, this in itself is a very stressful time for you and your family. However the difficulties they would experience in assisting you in dealing with your affairs can be avoided if early advice is taking in relation to a Power of Attorney.

You can appoint someone you trust to be responsible for dealing with your financial and personal matters during your lifetime in the event that you were unable to manage them yourself, potentially saving thousands of pounds in unnecessary Court and medical fees if you don't put your affairs in order in advance.

Our team of expert advisors will be able to assist you in putting arrangements in place to give you the peace of mind that should your physical or mental health deteriorate, your affairs can be dealt with simply and efficiently on your behalf by someone you trust.

