Private Client Services

Bowling&Co
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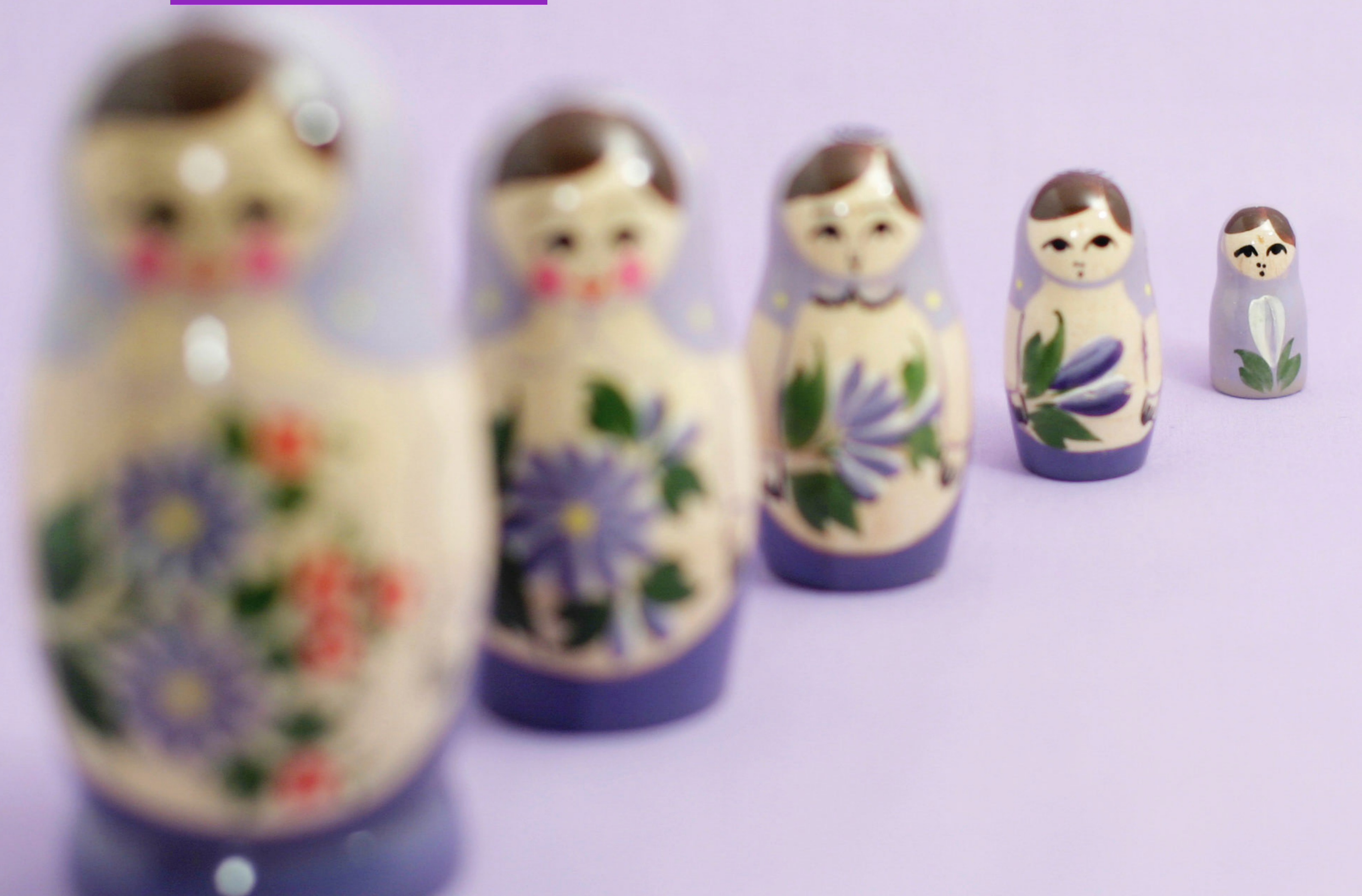

Private Client Welcome

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Bowling & Co are trusted, family advisers on a whole range of personal wealth protection matters. We understand that when it comes to protecting your own and your family assets, you need to be treated as an individual. We understand our clients' needs are paramount and work with you every step of the way to ensure your assets are protected for future generations.

Whilst you can never predict the future, you can take the necessary steps to protect yourself and your assets.

We are able to advise on a broad spectrum of Private Client issues including:-

- Will drafting
- Probate and administration
- Powers of Attorney, management of financial affairs and Testamentary Capacity
- Trust formation and administration
- Estate and financial planning
- Tax advice
- Court of Protection applications
- Charitable trusts

Your Will

Almost two-thirds (61%) of the population in the UK do not have a Will.

The thought of sitting down and discussing such personal matters can be extremely daunting and is very easily put on hold. However, the wishes you set out in your Will can be some of the most important decisions you will ever make.

Most people in the UK do not have a Will. Asking us to prepare your Will gives you control over your property, ensures that your wishes are carried out after your death and that your loved ones are provided for.

No two people are the same and therefore everyone's circumstances need to be treated as such. Your Will should be tailored around your current situation and not be a standard 'off the shelf' Will. We work with you to ensure all avenues are covered and that you are protected in a way that is best suited to your individual needs.

As your circumstances change and develop, so should your Will. We recommend that you should think about reviewing your Will every five years or at the time of a major life event.

Things to consider

1. What are your assets?
2. How will you distribute your assets?
3. Who will you appoint to carry out your wishes?
4. Do you need to appoint guardians for any children under the age of 18?
5. Do you have sufficient funds/assets to carry out your wishes?
6. Would you like to make any specific gifts?
7. Have you considered your funeral arrangements?

At Bowling & Co we *adhere* to the *good* practice standards of the Law Society's Wills and Inheritance Protocol.

This means that

We will carry out our work for you in accordance with the good practice standards of the Law Society's Wills and Inheritance Protocol. We will always:

- treat you with dignity and respect;
- be polite and considerate;
- use clear language and keep legal jargon to a minimum;
- explain what the costs are likely to be and how we charge;
- advise you on the issues and the options for dealing with them;
- explain what you can expect from us;
- carry out our work in a timely manner;
- respond promptly to your enquiries; and
- keep you informed of our progress.

Probate and administration

"Bowling & Co dealt with my mother's probate in such a personal yet professional manner. I was provided with all the information I needed to make the right decisions."

Mrs H
Client

After the passing of someone close to you we understand paperwork and administrative tasks are the last thing you want to deal with. We work with you every step of the way, on terms that suit you, to guide you through the administration of an estate to make sure the wishes of a loved one are met in full.

Having a trusted professional with you throughout the process will ease any burden and give you the peace of mind that the administration of the estate will be dealt with efficiently and with the least amount of impact upon you. We are here to answer any questions you may have, no matter how big or small. In particular, we can advise and assist you on:-

- Carrying out the wishes of the deceased;
- Dealing with contested estates where disputes may arise;
- Negotiating with HMRC if valuations are not agreed;
- Preparing the necessary HMRC tax returns; and
- Mitigating inheritance tax where appropriate.

Power of Attorney and Incapacity

A Lasting Power of Attorney (LPA) allows you to appoint somebody to deal legally with your matters and affairs on your behalf. We can put in place an LPA to assist your family or trusted adviser to administer your personal affairs should you become incapable of doing so.

There are two different types of LPA:

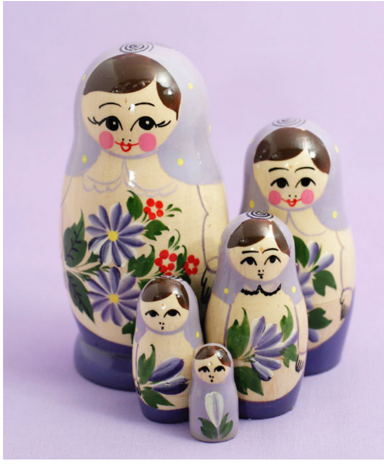
- Property and Financial Affairs - this allows your attorney(s) to deal with your financial affairs including property transactions. This is the most common form of LPA; and

- Health & Welfare - your attorney(s) can make decisions if you are unable to do so with regards to your personal welfare and health, including whether to give or refuse consent to medical treatment and deciding where you live.

If you were to lose mental capacity in the future and could no longer make decisions for yourself, your appointed attorney can step in and assist in making decisions for you. They must always act in your best interest and adhere to a Code of Practice as set out by the Office of the Public Guardian.

Advanced planning can protect your assets in unfortunate circumstances and ease the burden.

Trusts



In short, a trust is a formal arrangement in which appointed, trusted individuals (the trustees) hold and manage assets on behalf of certain other individuals (the beneficiaries). It is a way of passing on your wealth and assets without passing on full control.

A trust can be formed for many different reasons. You may want a way of passing your wealth and assets on without passing on full control of them or a way of making sure your wishes are carried out fully. There are many different options and structures when it comes to setting up a trust. We can guide you through the whole process.

Tax planning

Tax planning is a very complex area of the law. Once we know about your current position and possible, future plans we can then work with you and your financial adviser. We will advise you on range of issues to help protect your wealth and maximise your assets within the law.

Private Client Team

www.bowlinglaw.co.uk

Our Private Client team

For more information, please contact any member of the team.

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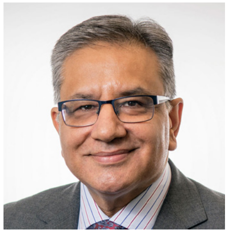

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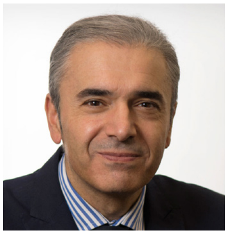

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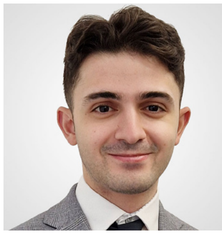

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