



# Products:

## *Guidance*



# Wills

## Mirror Wills - Simple

- Leaving 'everything' to each other

## Mirror Wills - Complex

- Using various trusts - for asset protection and bloodline protection



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hadleys wills

# Trusts within a Will

## *Life Interest Trust [LIT]*

- Created within the Will
- Commences on death of Testator
- Only Life time interest i.e. use
- **Full** IHT spouse exemption
- Open door for **further** IHT planning
- **Bloodline** protection



hadleys wills

# Trusts within a Will

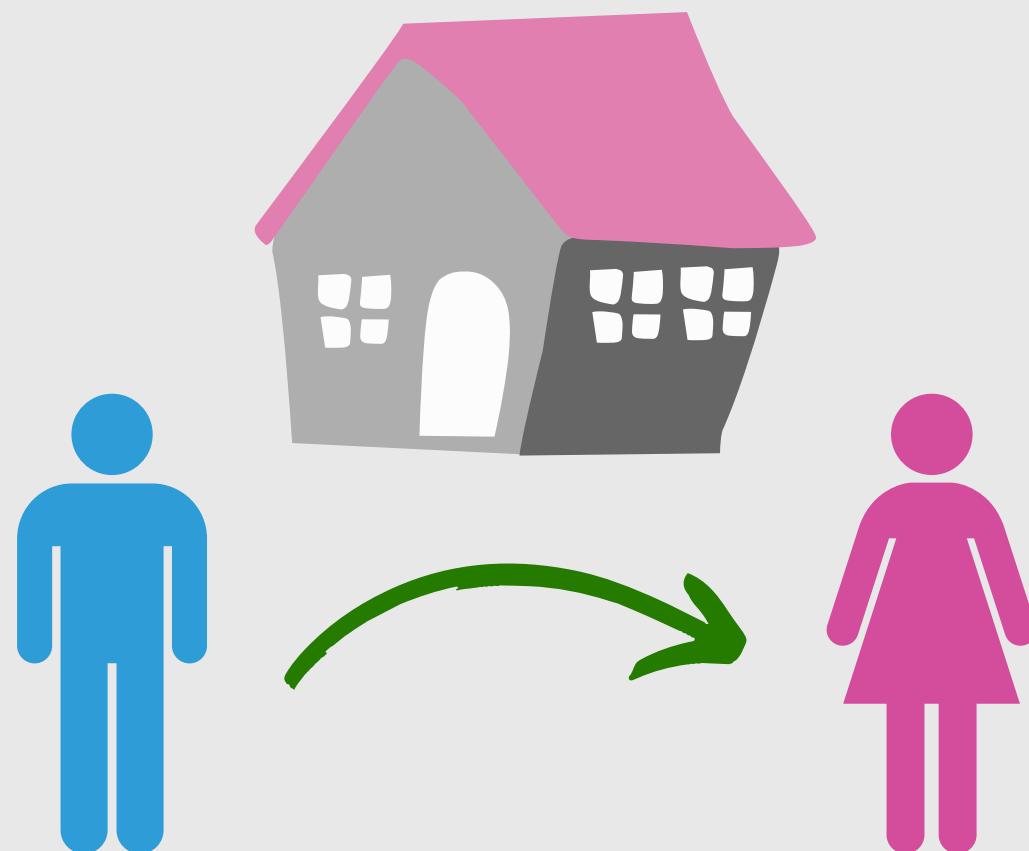
## *Will Discretionary Trust*

### **Bloodline Protection Trust:**

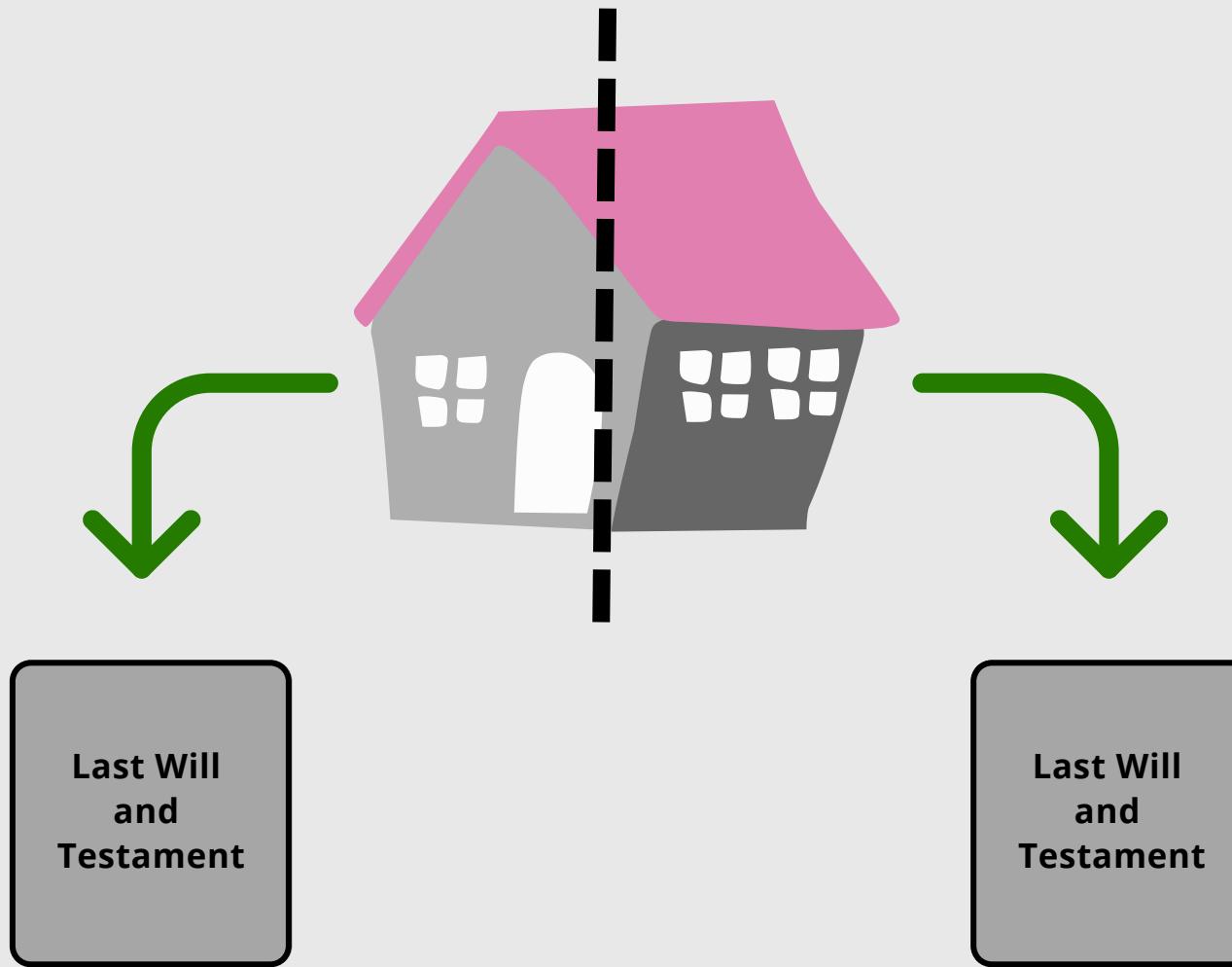
- Set up within the Will of the testator
- Useful for **Bloodline** protection
- **Protection** for beneficiaries **divorce**, bankruptcy
- **Income tax** planning for generations- school fees etc
- **No IHT** again on the same assets for 125 years!
- Not expensive to run

# Severance

**Joint Tenancy**



**Tenant in Common**



# Document Storage

## *What we offer*

- Highly secure location
- Quick and easy retrieval
- Flexible payment schemes
- Professional service
- Tracked delivery
- Unique reference number
- Fire and Water damage protection
- 24/7 manned reception

## *Price Options*

- Annual - £10
- Lifetime - £49
- Hadleys Wills appointed as Executor

