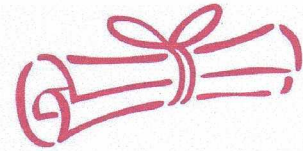


The Lifetime Account plus (or LAP plan)



Will Planning Solutions

A Legal Services Network Member

What's included?

This package includes;

All products on the price list - not just now, but also in the future for no additional cost, for example: A Property Plan (Factsheet 1) can be upgraded to a Premier Plan (Factsheet 2) at any time and different trusts can be incorporated if and when needed.

Reduced costs for probate services when the client dies. Professional fees, according to research conducted by the Guardian newspaper typically range from 3%-6%, compared to the current plan rate available through a LAP membership is just 1% (or 1.5% for estates potentially vulnerable to Inheritance tax).

Who is this suitable for?

The package is aimed at anyone who wishes to know that everything (other than the funeral which can be arranged through a pre-paid funeral plan, if you so wish) is taken care of in relation to their estate planning.

The package is especially attractive if the Wills being drafted include any form of complication such as the inclusion of a trust.

It is also desirable to keep costs associated with updating and adding additional products to a minimum during life. Personal circumstances change as does the law in relation to estate planning and the cost of change can be avoided by membership of the LAP.

How does it work?

Simply!

A separate agreement is signed and membership is logged on your file. If you call or write to make changes these are made free of any charge.

When you pass away your named executors call to retrieve your Will document and will be advised to attend an appointment to pass the relevant documents to the panel solicitor who takes over all legal work at the current plan rate.

If you are a couple you may wish only one of you to become a LAP member; this is okay and we will let the first person to die obtain the probate service at the reduced rate. The survivor may then decide to become a member in his or her own right. This way you keep the upfront cost to a minimum.

The savings are usually significant.

