

# OPTIONS TO CONSIDER FOR A WILL



## Protective Will Property & Discretionary Will Trusts

You've made the important decision to arrange your Will. Next, we explore certain options for your Will that might be relevant for you and your family.

## Which options meet your specific needs?

### Protective Will Property Trust

- Protects each owner's share of the property - they can live in the property for life
- If your partner needs residential care in the future, your share of the property can't be used towards funding
- Includes Severance of Tenancy

### Severance of Tenancy

- A supplement to your Will - changes how your property is owned
- Splits your property into shares to pass on as you wish
- Your partner does not automatically inherit your share of the home
- Could prevent your share of the home being taken to pay for care fees for the other owner

### Discretionary Will Trust

- Places your estate (or part of it) into Trust
- You appoint trustees to make decisions about how to distribute your wealth
- Protects your assets from being lost to third party claims or future government decisions
- Useful if your children or other beneficiaries are on welfare benefits, are disabled or have a history of financial problems
- Ensures wealth stays within your family - for example, it can't be included in your child's divorce settlement

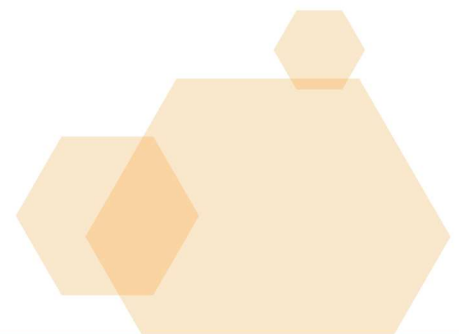
You may want to ask your Financial Adviser for information on:

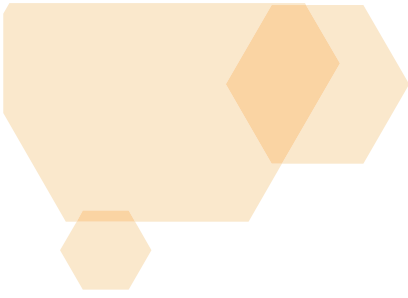
### Right to Reside

Allowing a named person to live in your property for life

### Lifetime Interest

Putting your share of property in Trust so family members benefit from it





# WHY CHOOSE A WILL POWERED BY HONEYPRO FROM HONEY LEGAL?

## Trust

- Honey Legal, is a **trusted and regulated legal** provider with more than **60,000 clients** in the UK
- Honey Legal successfully trading since February 2010
- They have a **5-star** rating from over **7,000 Trustpilot** reviews
- We live our values every day – we always do the right thing by our clients
- Wills may be **checked by our legal** team before signing



## Convenience

- Our **fast and easy online process** uses the latest Artificial Intelligence technology with total support at every stage
- Our **unique Client Review Report** helps you understand what you need, helping you make informed decisions
- Our **experts are just a phone call away** if you need help – at no extra charge
- All your documentation is **produced online in real time**. Just print and sign the paper version with witnesses, to make it legal



## Value

- **Face-to-face expertise** using the latest digital technology - at an
- **affordable price**
- Once written, your documents can be **updated free of charge\*** as often as you need in life – potentially saving you £100's
- Additional value packages – include your **Powers of Attorney** and save money
- Consider naming Honey Group as **professional executors**, to take the strain away from your family in managing your estate



\*Subject to Terms & Conditions. This may not be available to members of workplace schemes

## Now's the time to get your Will completed

Life is unpredictable, so there's never a better time than now. Give yourself and your family peace of mind with an up-to-date Will. Talk to your Financial Adviser today.