

**YOUR PERSONAL GUIDE TO
PLANNING YOUR ESTATE AND
LIFETIME WEALTH.**

From our family to yours.



APEX
WILLS & TRUST LIMITED



KEVIN MOXON
Independent Funeral Directors

PROTECTING YOUR WEALTH. FOR TODAY AND TOMORROW.

Your personal guide to planning your estate and lifetime wealth.
From our family to yours.



A WARM WELCOME FROM APEX & KEVIN MOXON INDEPENDENT FUNERAL DIRECTORS

Hi, we're APEX, a family of legal experts dedicated to helping you protect your wealth in your lifetime and beyond.

Planning anything financial or legal can feel daunting. So that's why we offer a personal service to hold your hand and guide you through it all.

We have partnered with Kevin Moxon Independent Funeral Directors to ensure your affairs are correctly in order and your family are protected giving you complete piece of mind moving into the future.

We don't want you scratching your head in confusion, we want you smiling knowing everything is sorted.

That's our mission. Pure and simple.



Plan your journey today



HOW APEX CAN MAKE YOUR LIFE BETTER?

Good for you, your family and your estate

At APEX, we're all about taking care of people.



We do it by making sure your assets, no matter what you have, get the best chance of building wealth in your lifetime. And upon your death, we strive to ensure your family is supported, through expert planning today.

And our experts are regulated by the CLC, SRA and FCA, so you can be confident of a professional, transparent and caring service.

YOUR PERSONAL ESTATE

- Last Will & Testament
- Lasting Power of Attorney
- Protective Will Property Trust
- Living Trust
- Care Home Fees & Deliberate Deprivation of Assets
- Probate & Estate Administration
- Funeral Plans

YOUR LIFETIME WEALTH

- Inheritance Tax Planning
- Equity Release
- Retirement Planning
- Savings & ISAs
- Investment Planning
- Life Insurance & Family Protection



KEVIN MOXON
Independent Funeral Directors

PLAN YOUR WEALTH JOURNEY

60+



With retirement and a new lease of life, it's important to make arrangements for how you want your estate managed when you eventually pass away. Proper planning means less of a burden on your loved ones and more control of how you want your assets handled

30's - 60's



Living your life and doing the things you enjoy doesn't mean you shouldn't start planning for the future. In fact, it's the best time to start the ball rolling to make sure your money works hard for you in life and not the other way around.

Married? Kids? Homeowner?
 With important assets and responsibilities, it's natural you'd want the best for your family and to protect your future and theirs. From Life Insurance to Wills and Trusts, we can help.

20's - 30's



- Probate & Estate Administration
- Lasting Power of Attorney
- Inheritance Tax Planning
- Care Home Fees & Deliberate Deprivation of Assets
- Equity Release
- Funeral Plans

- Savings & ISAs
- Investment Planning
- Retirement Planning

- Life Insurance & Protection
- Last Will & Testament Protective
- Will Property Trust
- Living Trust



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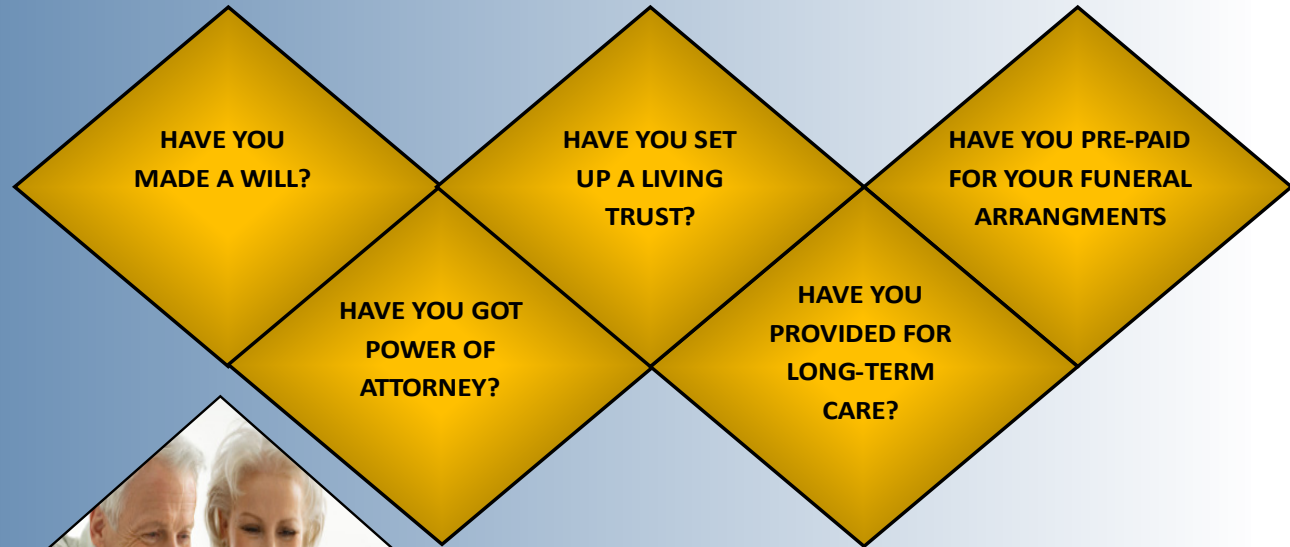
PROTECTING YOUR FAMILY AFTER YOU'RE GONE

At APEX we understand it's never something you want to think about – not being here anymore and leaving your loved ones. None of us do. But the simple truth is, to have full control of how your estate is handled after you die – including your wealth and assets – you need to have a plan.

So we're here to help you every step of the way with our Personal Estate products that put you in control of your future, whatever it may bring.



YOUR PERSONAL ESTATE



Last Will & Testament

SECURING YOUR FAMILY'S FUTURE



Why do I need a Will?

- To have complete control of what happens to your assets after you die.
- To ensure your family, friends and any dependants have the security they deserve.
- To be able to make a donation to a charity or good cause of your choice.

What happens if I don't have one?

- Without a Will, your assets will be divided according to the law, which may not meet your wishes.
- If you're married with children, your spouse doesn't automatically inherit everything you own.
- Instead, your assets are divided between your spouse and your children.
- If you are unmarried, your partner may not get any of your assets.

How can APEX help?

- A personal and professional Will writing service.
- We hold indemnity cover for every Will for your peace of mind.
- Our legal experts are here for you and will visit you in your own home.
- We offer a free Consultation to discuss your current Estate where one of our legal experts can review your existing Will to ensure it meets your current requirements.

Lasting Power of Attorney (LPA)

HAVE SOMEONE TO RELY ON



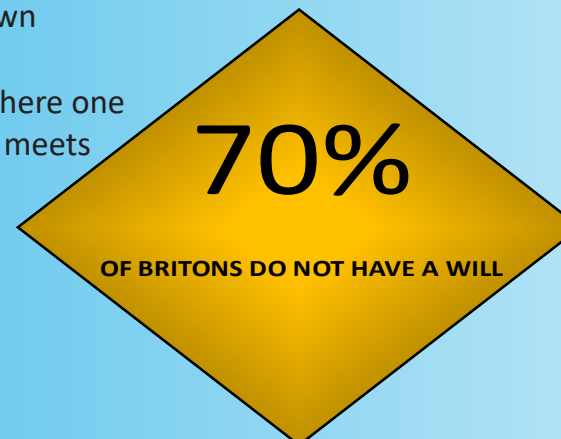
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What is a Lasting Power of Attorney?

- If you are unable to manage your own affairs, a LPA (Lasting Power of Attorney) appoints someone of your choice to do it for you. There are two types of LPA:
- A Property and Financial Affairs LPA allows your chosen person to handle your bank accounts, investments, bills and property.
- A Health and Welfare LPA covers decisions about your health and care.

Why should I have one?

- Dementia, Parkinson's disease, or a stroke can cause making decisions to become virtually impossible.
- If you lose mental capacity without a LPA, it can cost your family time and thousands of pounds to be given permission to handle your affairs.
- Without a LPA, any joint bank accounts you hold with your partner would become severely restricted.
- This can be devastating, especially if the joint owner has their income or pension paid into this account, or they use it to pay critical bills such as a mortgage or utility costs.



KEEPING YOUR FAMILY HOME IN THE FAMILY



What is a Protective Will Property Trust?

- It is a Will that offers some protection for your property. It could prevent your home from being interfered with by a third party, like being means tested for a care home fee assessment.
- It's designed for couples, so when the first partner dies, their share of the property is placed in a Trust for the beneficiaries, usually children or family.
- If the surviving partner remarries, the deceased's share of the property is fully protected for the original beneficiaries.
- This means that if the surviving partner needs residential care, only their half of the house is regarded as an asset. The half in the Trust is protected from assessment.

What does this mean for the surviving partner?

- The surviving partner has the right to live in the property for the rest of their life. They cannot be evicted by the trustees (your chosen people who manage the Trust).
- The surviving partner can sell the house if they wish to and buy another, but any profit will be split equally between them and the trustees.
- The surviving partner usually controls the Trust with at least one other person, typically another family member.



Email Tony.Penn@apexmp.co.uk or call 07946 533660

Care Home Fees & Deliberate Deprivation of Assets

BE CLEAR ON CARE

Payment of care

- Whilst the State should morally pay for care, there aren't enough funds to do so for all of us.
- Local Authorities are under more and more financial pressure because of decreasing budgets.
- Because of this, they are reviewing applications for care funding to see if individuals can pay for their care themselves.

The Care Act 2014

- The Act tries to set out a clear code for the provision of payment for your care home needs.
- But putting those codes into practice will be down to a Local Authority's interpretation of them. This means that not all Local Authorities will treat their residents the same.
- So some will pursue every penny for care if the Local Authority has a limited budget.

How will a Local Authority assess me?

- Your Local Authority will assess the value of the assets you own. That value will determine how much, if any, you need to pay towards your care.
- Many who need care think they could potentially lose everything they've worked for if they need to pay for it themselves.
- Depriving yourself of assets by transferring them into Trusts or to family members to sidestep the assessment can cause complications. It's very important to be able to give valid reasons for moving them



What complications can occur?

- A Local Authority can claim that you have deliberately deprived yourself of your assets to avoid the payment of care fees by placing them in Trusts, giving them away or converting them into a type of asset that isn't assessed.
- In this case, the Local Authority will need to prove the asset would have been available to you, had you not deprived yourself of it.
- To avoid this stress, it's really important to consider the timing of your estate planning. It needs to be clear that your motives for moving your assets weren't based on you knowing care was going to be needed.

How can APEX help?

- Our consultants are here to talk through all the options with you, so that you completely understand what can happen to your assets if you are ever assessed for care needs.
- We can hold your hand and give you clear guidance so you and your family can make confident decisions about what you want to do.
- We are here to look after you. So if we ever think a Local Authority may challenge you about the timing or motive for moving your assets, we will tell you straight and explain all the risks. We want you to be absolutely clear and happy before you proceed. It's the right thing to do.

Living Trust

BE IN COMPLETE CONTROL IN YOUR LIFETIME

What is a Living Trust?

- A Living Trust is a lot like a Will, in that you set out your wishes about your assets and your heirs.
- However, a Will only becomes effective after you die and after the probate process. A Living Trust is effective while you are still alive.
- You can place many assets into a Living Trust, such as property, savings and investments.
- Your chosen trustees, if you wish, can take control of the assets, immediately. Which can be very beneficial to you and your family in certain circumstances.

Funeral Plans

EASING THE BURDEN

Why do I need a Funeral Plan?

- To leave your loved ones with a pre-paid funeral, so they don't have to bear the emotional and financial burden.
- To protect against rising funeral costs.
- To have all funeral arrangements taken care of with one phone call.



What are the benefits of having a Living Trust?

- A Living Trust bypasses the time-consuming process of probate. The trustees don't have to wait to carry out your instructions upon your death – they can do it immediately. This is beneficial if you're unable to manage your financial, healthcare and legal affairs due to incapacity such as dementia.
- You can place your assets in a Trust to make sure your beneficiaries receive them at a time that's right for you and for them.
- You have complete control – you decide on the trustees and what they can and cannot do.
- A Living Trust can protect your share of assets for your children in the event of your partner remarrying.



How your money is protected?

- We work with some of the UK's largest and most reputable funeral providers so you can have complete confidence.
- Flexible payment options put you in control.

Probate & Estate Administration Service

MAKING A DIFFICULT TIME EASIER

What is Probate?

- It's a legal document that is submitted when a person dies.
- Probate is needed before any administration of the deceased's estate can start.
- It can involve sorting out all claims, distributing assets left in the Will and making sure all legal and financial affairs are in order.

How could I benefit from this service?

- Dealing with estate administration has many duties and responsibilities.
- It can be a huge burden on a person who may already be enduring great emotional distress after losing a loved one.
- Probate can be a complicated process, and it's very important that it is completed accurately.

How can the APEX Probate Service help my family?

- Our experts will be on hand to guide your loved ones through the whole probate process. We're here to make things as simple as possible during a very emotional and difficult time. With a sympathetic ear, our family of experts can help your relatives through all the legal, financial, tax, estate asset and communication duties

Legal

- Drafting, preparing and submitting the probate papers
- Establishing and managing any Trusts created by the Will
- Identifying joint assets, or any life or minority interests

Financial

- Ensuring all liabilities are paid from the estate
- Preparing estate accounts and obtaining approval
- Distributing the proceeds of the estate

Tax

- Preparing income, inheritance and capital gains tax forms
- Calculating and paying what's owed
- Obtaining clearance from HM Revenue and Customs

Estate Assets

- Collecting all assets
- Obtaining formal valuations
- Arranging sales and closing accounts

Communications

- Contacting financial, governmental bodies and interested parties
- Obtaining details of all estate assets and liabilities
- Placing Trustee Act Notices



YOUR LIFETIME WEALTH

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A LIFETIME OF OPPORTUNITY

Whatever stage of life you're in, the right guidance on how to invest, protect and manage your hard-earned money can make the world of difference. And not just to your quality of life, but that of your family's too.

At APEX, we have a great choice of products that are designed to make your assets work harder for you. So you can enjoy the benefits, the security and the peace of mind they bring.

Inheritance Tax Planning

- Did you know that without the right planning, HM Revenue & Customs can become the single largest beneficiary of your estate following your death? Don't worry – we at APEX are in your corner with a variety of products to give you complete control of your estate.

Retirement Planning

- No one wants to work forever. But we want to know that in our retirement we can live comfortably. Getting the right pension advice can make all this of possible. And our financial experts can help get you there.

Savings & ISAs

- ISAs are great for making the most of your money because they offer a tax-free way of growing your savings, with an investment allowance that rises each year with inflation. APEX can help you choose the right ISA for you.

Investment Planning

- The best way to grow your wealth and secure it from inflation is to make good investments. But knowing what these are can be tricky. APEX's financial experts can help guide you through your options to find the perfect product for you.

Life Insurance & Protection

- When you have a family, life insurance can give you real peace of mind. Finding the right cover that will take care of loved ones if the worst happened is something that our experts can support you with.

Equity Release

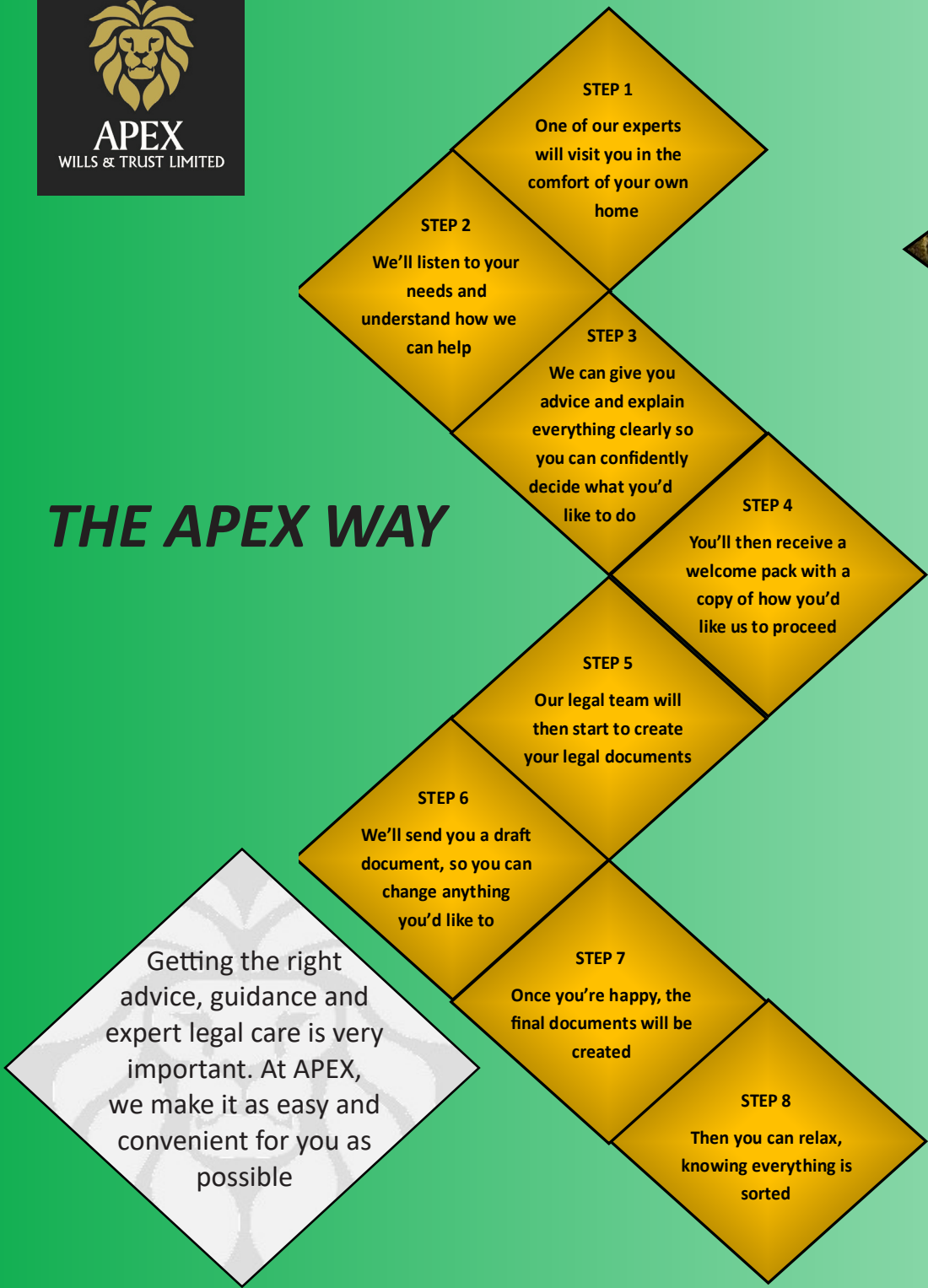
- If you need to meet an unexpected expense or face a pension shortfall, you can release equity from your home. You still keep your home and continue to live there, but you'll also get a lump sum or a steady source of income just by using the value of the house.
- There are two types of equity release:
 - 1) **Lifetime mortgages**, which allow you to borrow money against your house
 - 2) **Home reversion**, where you sell a share of your property.



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THE APEX WAY



PLAN YOUR ESTATE AND BUILD YOUR WEALTH

Email me at Tony.Penn@apexmp.co.uk
or Call **07946 533660**

Visit my Facebook page-
Tony Penn - Wills, Trusts & Protection Specialist

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Getting the right advice, guidance and expert legal care is very important. At APEX, we make it as easy and convenient for you as possible

STEP 8
Then you can relax,
knowing everything is
sorted