



ZEDRA

PLAN |
PROTECT |
PRESERVE |

PLANNING FOR FUTURE LIFE EVENTS

Wills, Probate, Estate Administration,
Lasting Powers of Attorney



ABOUT US



ZEDRA UK is a specialist in wills, probate, estate administration, lasting powers of attorney and trustee services. We believe that no one is better placed to help you plan for future life events.

We have been providing tailored solutions to our UK clients for over a century. ZEDRA UK was rebranded in 2017 following the acquisition of the Trusts and Estates Division of a leading British bank along with its staff.

It is this solid foundation of expertise, combined with innovative thinking that has allowed ZEDRA to grow rapidly in a competitive marketplace. ZEDRA now has a team of 65 dedicated UK staff, supported by over 550 global staff, all of whom are committed to helping our clients plan for the future.

It is our ethos to assist our clients in a way that goes beyond simply providing a service.

Instead, we see it as an intrinsic part of our role to work with our clients in a way that:

- Provides **peace of mind** about your future, knowing your wishes will be followed as set out in your will or lasting power of attorney.
- Leaves you knowing that your loved ones will be in **safe hands** during difficult times.
- Shows compassion to our clients and their families, making a commitment to **understand each client's individual needs** and personal circumstances.
- Consistently provides a **first-class service** in everything that we do.
- Maintains a pricing scale that is **competitive, fair and accessible.**



WILLS

Supporting you in planning for the future in your own way

It is, understandably, difficult to think about our own passing or to talk to family or loved ones about what will happen when we die, but making a will is vital and the first essential step when planning for the future.

A will allows you to be certain that your assets will pass in the way you wish them to upon your death.

Without a will, intestacy rules dictate how your assets will be distributed and this is often not as you would have wished or intended.

Why take the chance with something so important?

Our Services

- A free consultation to understand your requirements, wishes and assets either by telephone or during a face to face meeting, following which a fixed price quote will be provided for preparing your will.
- The drafting of your will by our lawyers to ensure it reflects your wishes.
- Secure storage where we keep your will safe until it is required.

Making a will provides flexibility and peace of mind by allowing you to:

- Leave specific assets or a set sum of money to named individuals or charities.
- Ensure that arrangements are made for any children you have. If they are minors, you may want to stipulate who you would like to be their legal guardian in the event both parents die.
- Consider creating a trust in your will to plan for future generations or to protect disabled or vulnerable beneficiaries.
- Pass on your estate in the most tax efficient way possible.
- Name your executors i.e. the individuals or company that will administer your estate on your death.
- Have certainty that your assets will pass in accordance with your wishes.

It is important that you review your will on a regular basis to ensure that it still reflects your wishes. Particularly following any major change or event in your life such as getting married (the act of marriage cancels any previous will), getting divorced or when your financial circumstances change.

Relieve your loved ones of the heavy burden of administering your estate

Administering an estate can be complex, overwhelming and daunting for anyone who is unfamiliar with the process, particularly if they are grieving the loss of a loved one.

Why appoint ZEDRA as your Executor?

Our service helps protect friends and family from being held personally liable for any mistakes made in administering your estate.

We provide an impartial service which ensures the division of your assets is respected in accordance with your will.

We provide continuity of service; a personal executor may die before you, lose mental capacity or no longer wish to be responsible for the handling of your estate.

We are also able to provide support and assistance where an individual has been appointed as an executor or is an administrator of an estate. This can be limited to supporting the executor with a particular aspect of the administration e.g. obtaining the Grant of Representation/Probate or can be as extensive as performing the entire estate administration process.

Our Services

ZEDRA can handle all aspects of your estate administration, we will:

- If convenient meet with the beneficiaries of your will to talk them through the process.
- Be responsible for creating an accurate inventory of your assets and securing and valuing your estate.
- Apply for the Grant of Probate (the legal document required to confirm the validity of your will) which then allows an executor to deal with your estate.
- Manage and settle any obligatory tax liabilities.
- Liquidate your estate, pay any debts and expenses and distribute the balance to your beneficiaries in accordance with the terms of your will.
- Prepare accounts covering the period of the estate administration for your beneficiaries.

LASTING POWERS OF ATTORNEY (LPA)

What if an event happens that affects your ability to make decisions yourself?

Have you considered what would happen if you lacked the mental capacity to make decisions in the future due to illness or an accident, or if you felt that managing your affairs was overwhelming and you would like someone else to support you in an official capacity?

Although it is sometimes difficult to think of ourselves in such a situation, it is important to put plans in place at an early stage so that trusted help is immediately available when you need it.



What and How?

A Lasting Power of Attorney is a document giving someone you appoint (your attorney) the legal authority to act on your behalf in certain circumstances.

Should you lose mental capacity and you don't have an LPA in place, an application would need to be made to the Court of Protection to appoint a Deputy to act on your behalf. The Court decides who is appointed and they would have similar powers to an attorney but the process is uncertain, time consuming and more expensive than creating an LPA.

Property and Financial Affairs LPA

This gives you peace of mind that should you be unable to manage your own affairs, your chosen Attorney can make sure your assets are looked after, bills and mortgages are paid, and funds are invested to provide for your ongoing needs.

Health and Welfare LPA

This provides your chosen Attorney with the power to make crucial decisions regarding your health and welfare when you have lost capacity. Most importantly, it can give special permission for your attorney to make decisions about your life-sustaining treatment.

Our Services

- An extensive discussion on your requirements, wishes and assets either by telephone or during a face-to-face meeting, after which a fixed price quote will be provided for preparing your LPA(s).
- The drafting of your LPA(s) by our lawyers to ensure it reflects your wishes.
- Registering the LPA(s) with The Office of the Public Guardian.
- Secure storage where we will keep your LPA(s) safe until it is required.

**Start planning for
your future by
contacting us on**

 01565 748808

 ukwills@zedra.com



PROFESSIONAL ATTORNEY SERVICE

Impartial and professional, yet personal and warm service

ZEDRA can be appointed as your professional attorney in relation to your Property and Financial Affairs LPA.

There are many benefits to this but most importantly, ZEDRA will provide an impartial and professional, yet personal and warm service, working, where appropriate, with your family to ensure your assets are secure and your affairs are dealt with properly.



Our services

- An initial visit to discuss your financial needs and collect any relevant financial papers.
- Regular visits by your dedicated Relationship Manager.
- Making sure your home and possessions are maintained and protected.
- Looking after any specific items to be gifted in your will to ensure they are kept safe.
- Collecting your pensions and any state benefits to which you are entitled.
- Paying your bills, including nursing home costs and carer's accounts, if appropriate.
- Managing your ongoing tax affairs.
- Ensuring your investments are appropriately managed.

Our global values



Aiming high



Doing more



Delivering 1st
class services



Deepening
relationships

Start planning for your future by contacting us on

 01565 748808

 ukwills@zedra.com

 [@zedragroup](https://twitter.com/zedragroup)

 follow us

Zedra UK is a trading name of Zedra Trust Company (UK) Limited (Registered No 920880), registered in England with registered office at Booths Hall, Booths Park 3, Chelford Road, Knutsford, Cheshire, United Kingdom, WA16 8GS. Zedra Trust Company (UK) Limited is authorised and regulated by the Financial Conduct Authority.

This document must be read in conjunction with our Legal and Regulatory notice at www.zedra.com