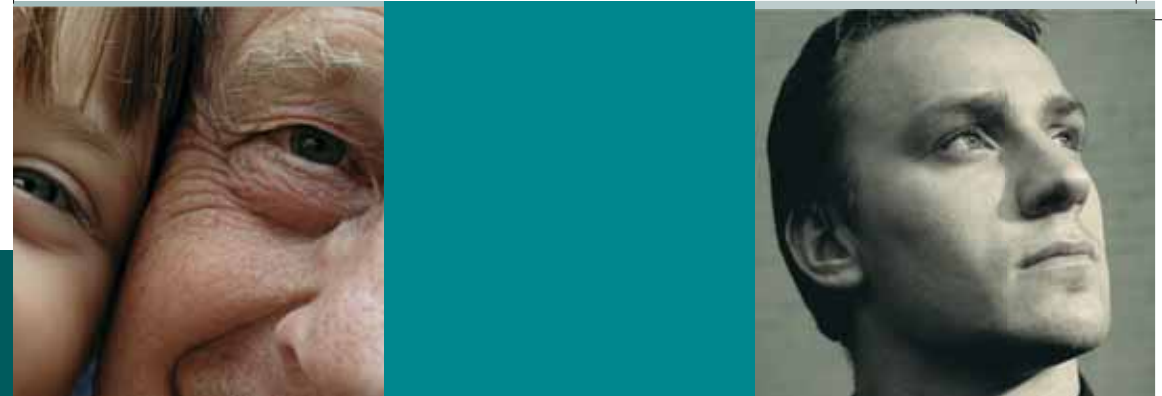


For further information, visit our website
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The Specter Partnership Solicitors

Trusts, Inheritance Tax Planning and Wills and Probate Department

Our expertise extends to all aspects of these areas

We can provide:-

- Assistance with the preparation or amendment of your Will
- Advice on contesting a Will
- Assist you with arrangements for the management of your estate, finances and assets

Our knowledgeable staff can help you with the Administration of Estates whether there is a Will or even if a person has died intestate (without a Will). We liaise efficiently with both executors and beneficiaries.

In addition, you may want to discuss Trusts with us. We all want to ensure that our affairs are in order to secure our family's financial future. Whatever your requirements are, we can make certain that adequate financial provision and protection is available to your family during your lifetime and beyond.

For your convenience, we provide the opportunity to instruct us online to carry out preliminary work or you can call us in confidence and under no obligation. In the event you become infirm or unwell, we can arrange to visit you at a location to suit.

In the past we have also been able to assist clients with the following:

- Trusteeship
- The provision for and custodianship of children
- Tax Issues (including advice on reducing your tax liabilities)
- The rights of unmarried couples
- Civil Partnerships
- Advise on becoming an Executor

Our expert staff are able to help you with all of these issues and provide you with the appropriate, comprehensive advice - giving you peace of mind.

For more information or to arrange an appointment, please call us anytime on

0800 083 4077 for our London and Southern office,
or **0800 163 682** for all other areas.

www.specterpartnership.co.uk

- Inheritance Tax Planning
- Wills, Trusts & Probate



Welcome to The Specter Partnership

Successful law firms identify the needs of their clients and quickly adapt their systems to accommodate those needs.

At The Specter Partnership, our continuing success is founded upon the following elements: -

- Firm establishment and continued growth
- Committed workforce
- Realistic objectives
- Advanced technology
- Unique services

Firm Establishment

The Specter Partnership has been established for over twenty years and has expanded organically without merger or acquisition to become a national practice.

Our success is founded upon precision, which is upheld by our conscientious and proficient workforce who have a dynamic approach to their work. This enables us to satisfy the needs of both our referral partners and our clients.

Committed Workforce

Our workforce consists of over 100 hardworking and versatile staff, whose expertise originates from a variety of backgrounds.

Our committed experts have a strong philosophy of teamwork. They administer transactions from inception to completion, understanding the importance of time scales. Their knowledge is supported by experience and underpinned by a comprehensive training programme.

Realistic Objectives

Our aim is to provide you with a complete solution to assist you with any IHT Planning, Wills, Trusts and Probate related matters. We will strive to present and maintain high service standards in all areas of our expertise, at all times.

Advanced Technology

Within the last 5 years, we have made a substantial investment in our computer systems and communications packages to bring us up to date with current technology.

We operate a sophisticated case management system that increases internal efficiencies, providing us with a competitive advantage in the eyes of clients and referral partners. Not only does the system increase productivity, it also improves the legal process for our clients.

We are also able to supply a service enabling all clients and authorised referral partners to follow matters online 24 hours a day, 365 days a year.

Unique Services

The Specter Partnership has four offices. The London office is situated in EC1 in the heart of the city and is very accessible being 100 metres from Farringdon tube station. The Wirral office is located within the HM District Land Registry, which affords us access to property information throughout England and Wales; we also have offices in Warrington and Hemel Hempstead and provide legal services nationally.

Inheritance Tax Planning

Most of us crave security for ourselves and our children.

We invest in our homes and save for the future to ensure we have a sufficient cushion in the event of illness or loss of employment. We make plans to provide for our later years and to secure the future for our children.

It would appear a natural extension of this concept to ensure that ourselves, our spouses, partners and children are adequately provided for in the event of our need for long term care or our demise.

It is therefore surprising that so few of us have made any provision for a Will or Inheritance Tax Planning. Approximately 55% of us don't make a Will or adequately arrange our affairs to minimise the amount of tax payable after our death, which often results in situations where the family home and/or investments may have to be sold to meet the tax bill on death. Approximately 10 million families will now be liable for inheritance tax.

In recent years as the value of people's homes have increased, so has the number of families caught in the Inheritance Tax Planning trap. If you have assets, (including your home) of over £300,000 you may well be liable to pay the tax.

The reason many people do not wish to make appropriate arrangements are diverse; they include: -

- A person's reluctance to contemplate their own death, or that of a loved one.
- A concern that the arrangements may prove expensive and time consuming for something that may not happen for many years.
- Distrust of lawyers.
- A belief that the arrangements may be complex and difficult to understand.

At the Specter Partnership we recognise these concerns.

We will explain the provisions which need to be put in place to protect you and your family. The needs of each family are different but we will put you at ease, explain our costs up front and confirm them in writing and ensure that the work is carried out quickly and efficiently for the benefit of you and your family.

We confirm that straightforward tax saving Wills could save your family over £120,000 in Inheritance Tax.

In addition we can advise you on many aspects of your affairs to ensure you are secure in the knowledge that you have provided for the future and can then concentrate on enjoying the present.

We can assist you with advice on the following areas: -

- The importance of Wills and the Probate Challenge.
- Inheritance Tax Planning and your estate.
- Gifting and Exempt Transfers.
- Trusts and how to reduce the Inheritance Tax liability.
- Using Trusts to provide for long term care.

