



Steeles Law
Solicitors



A Guide to our Legal Services for Individuals

Introduction

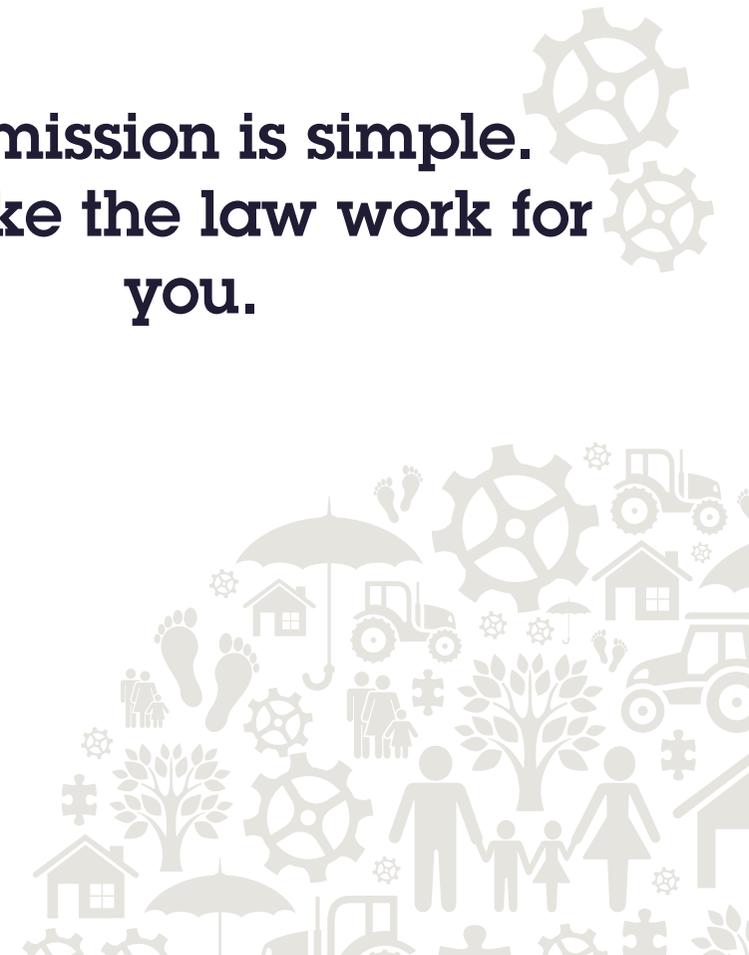
Steeles Law has been built on the bedrock of the work it undertakes for individuals, many of whom we also assist in a business context. Our private client teams advise on the areas of law more traditionally associated with solicitors, including:

- **Wills:**
 - Advance Decisions
- **Probate:**
 - Administration of Estates
 - Tax Planning
 - Disputes and Contested Wills
- **Estate Planning:**
 - Asset Protection
 - Tax & Succession Planning
 - Trusts
- **Lasting Powers of Attorney:**
 - Court of Protection
- **Family Matters:**
 - Divorce & Separation
 - Co-habitation & Pre-nuptial Agreements
 - Children Issues
- **Conveyancing & Home Moving Services**
- **Employment Law**

That is not to say Steeles Law operates in a traditional manner – far from it! We have developed our range of services for individuals to reflect the diverse mix of clients for whom we currently act.

We see taking a modern and progressive stance as vital when it comes to applying the law to the demands and pressures of modern life.

**Our mission is simple.
To make the law work for
you.**



Wills

Making a Will is one of the most important things you can do. Should you die without a Will, you could seriously jeopardise the future security of dependants and loved ones.

Through a Will you can:

- Ensure your money and property pass to those you want and in the way you want
- Choose responsible executors to administer your estate
- Include legacies to individuals and charities
- Save Inheritance Tax and care fees
- Ensure your spouse or partner always has a home
- Appoint guardians to care for your children and provide money for their maintenance
- Give rights of occupation to adult children who are still living at your home when you die
- Ensure an inheritance for your children in the event your partner remarries after your death
- Secure the future of your family business.



Wills Need to be Reviewed and Updated Regularly

It is important to review your Will periodically to take into account changes in your circumstances and lifestyle. It is especially important to do so if you:

- Marry, as marriage revokes an existing Will
- Start to co-habit or “move in” with your partner
- Buy or sell a home
- Start a family
- Inherit substantial sums of money and/or property
- Start a business, or your existing business expands or contracts
- Become divorced or separated
- Have an accident
- Suffer from, or develop, a long term or terminal illness.

Advance Decisions

An Advance Decision (often known as a “Living Will” or “advance refusal”) is a written statement allowing you to indicate that in the event of terminal illness, mental incapacity or permanent unconsciousness, you do not wish to be kept alive by artificial means, or to have your life prolonged by certain medical treatment.

An Advance Decision can help your family, friends and the medical profession with difficult decisions about medical treatment, as they will know what your wishes are.

Email: probate@steeleslaw.co.uk

Probate

When someone dies, there are a number of legal issues which must be dealt with that can often seem daunting and overwhelming.

At Steeles Law our team of professional practitioners are able to support and help, handling the proceedings sensitively and efficiently whilst keeping you regularly informed of developments as the administration progresses.

At Steeles Law, we provide a wide range of probate services, from dealing with the entire estate, to simply advising as to what needs to be done next. Our aim is to support clients through the probate process, providing as much assistance as they need.

“Very pleasant and friendly to deal with. Always patient and took great pains to clearly explain the answers to any queries that I had”

- Client Comment

Inheritance Tax Transferable ‘Nil Rate Allowance’

Following the introduction of the Transferable Nil-Rate Inheritance Tax Allowance for married couples and registered civil partnerships in 2007, a surviving spouse/civil partner will in many cases be entitled to claim up to two Tax allowances on their death. As the unused Inheritance Tax allowance of the first to die does not transfer automatically, it is important to ensure that the surviving spouse’s personal representatives have all the information they need to claim it. This can be a difficult task, particularly if many years have passed since the death of the first spouse.

Steeles Law can assemble a portfolio containing all the information which will be required by the personal representatives, to ease their task at such a difficult time.

Email: probate@steeleslaw.co.uk



Probate Disputes

Wills and probate often give rise to complex and emotional disputes, particularly if the value of the estate is high.

Where a Will has not been made, the laws of intestacy will often fail to give effect to the apparent intentions of the deceased.

Our experienced and dedicated contentious probate practitioners handle sympathetically all disputes arising out of Wills, estates and trusts. These may include:

- Challenging or defending a Will on the basis of lack of mental capacity, undue influence, knowledge and intention, invalid procedure or fraud
- Applications by persons not included as a beneficiary or who were inadequately provided for under the Will
- Disputes relating to the construction of Wills and trusts
- Applications to remove or substitute executors or trustees
- Pursuing or defending actions for breach of trust by personal representatives and negligent administration of estates
- Negligently drafted Wills and professional negligence claims against Will Writers or Professional Executors/ Trustees.

“It was absolutely necessary for me to have legal advice at my home and I very much appreciated it.”

- Lasting Powers of Attorney and Wills Client



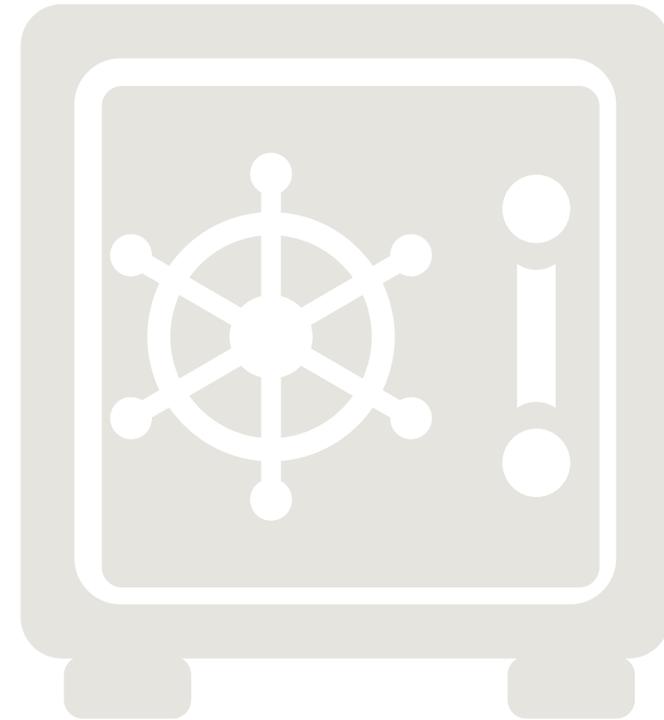
Asset Protection

Inheritance Tax and Succession Planning

In addition to estate planning via your Will, we can help you save tax and plan the succession of your estate or your family business during your lifetime. This may involve making outright gifts or putting assets in trust for children, grandchildren or other individuals which can otherwise have unexpected or complicated tax consequences.

Steeles Law can work with you, your family and other professional advisers to ensure the continuation of your family business in the event of the death of you or other key personnel.

We have good working relationships with many Independent Financial Advisers who can advise you how best to structure lifetime financial planning to save tax, and suggest ways to cater for the liability that will eventually arise.



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Trusts

Trusts are frequently used for Inheritance Tax and succession planning, but can also be used to provide for young, immature or vulnerable members of your family during your lifetime and after your death, without giving them access to large amounts of income or capital which they may be unable to handle.

You can also use trusts to provide for elderly, frail or dependant relatives, or even yourself to protect compensation payments if you are due to receive a personal injury settlement.

Trusts can be a valuable planning tool, but proper advice is always essential before setting up a trust.

During the lifetime of a trust Steeles Law can advise on:

- The Income Tax and Capital Gains Tax rates and allowances for trusts, which are different from those for individuals
- Payment of Inheritance Tax on starting or ending a trust, and during the trust's lifetime
- Trustees' legal duties and responsibilities towards the beneficiaries of the trust
- The effect of the trust on a beneficiary's welfare benefits
- Registration of the trust for Income Tax and Inheritance Tax, and completion of Income Tax and Inheritance Tax returns.

Email: probate@steeleslaw.co.uk

Declarations of Trust – Jointly Owned Property

Steeles Law can assist in the drawing up of Declarations of Trust, in order to agree the proportions in which you own a property and what rights and responsibilities you have in relation to it. A Declaration of Trust will help to avoid problems if in the future, one of the parties dies, there is a dispute, or the property is sold.

Declarations of Trust are essential when:

- Acquiring a home or other property with someone else, particularly with someone other than your spouse
- Contributing to the purchase or improvement of a property in somebody else's name.

A properly drawn Declaration of Trust can also help to avoid Capital Gains Tax problems in future.



Lasting Powers of Attorney

As well as taking care of matters after your death by making a Will, it is important to ensure that you have made provision for what should happen if you become seriously ill or incapacitated.

At Steeles Law we can help you to make and register a Lasting Power of Attorney (LPA), appointing somebody (your Attorney) to deal with your affairs during your lifetime, if you are unable or unwilling to do so.

Unlike an ordinary Power of Attorney, an LPA remains valid even if you become mentally incapable of dealing with your own affairs e.g. through an accident, illness or mental confusion. It is also relevant if you become physically incapable (whether temporarily or permanently) of managing your affairs, or if you are away from home or overseas for long periods.

At a time when your family, friends and associates will inevitably be under pressure, an LPA is vital to help them look after you. It will also avoid the additional legal costs and problems that they may face if you do not have an LPA, such as being unable to access bank accounts or having to make an application to the Court of Protection.

Email: probate@steeleslaw.co.uk

The Court of Protection

If someone you care for becomes incapable of dealing with their affairs and they have not made a Lasting or Enduring Power of Attorney, an application must be made to the Court of Protection, for appointment of a 'Deputy' to manage that person's property and financial affairs and/or make personal welfare decisions.

The process of applying for a Deputyship Order can be time-consuming and confusing. Steeles Law can assist you with all aspects of the Deputyship, including:

- Ascertaining the person's property and income
- Completing the application forms and arranging the medical certificate
- Implementing the Order, and notifying all relevant institutions and authorities
- Making applications for special directions
- Completing the required annual Deputyship report.

“A breath of fresh air, very helpful and friendly”

- Client Comment

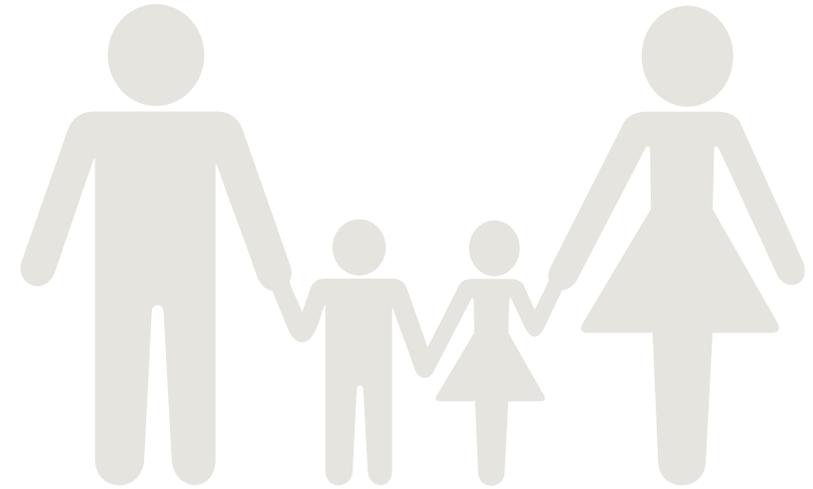


Family Matters

At Steeles Law our clients benefit from the firm and practical approach of our family law team which has a wealth of experience in dealing with all family matters, including:

- Divorce
- Separation
- Dissolution of Civil Partnerships
- Disputes between unmarried couples
- Associated financial settlements
- Pre-nuptial agreements
- Co-habitation
- Children issues / disputes

We understand how sensitive family issues can be, particularly where children are involved.



**Our family team are
“empathetic and always
work in clients’ best
interests”.**

- Legal 500

Email: family@steeleslaw.co.uk

Residential Conveyancing

At Steeles Law we passionately believe that buying a new home, especially for the first time, should be exciting and as free as possible from any stress or worry.

Buying a property is one of the biggest investments anyone will ever make. It will certainly be the most important, so it is vital to ensure that the legal work carried out in relation to the transaction is done so effectively and efficiently.

Steeles Law Conveyancing team can assist you with all the legal aspects relating to property transactions including:

- Buying and selling
- Joint Ownership Agreements
- Leaseholds
- Re-mortgaging
- Equity Release
- Shared Ownership
- Matrimonial Transfers

We have over 30 years experience in acting for private individuals, investors and landlords, house builders and Local Authorities.

Fast and reliable service

From the very moment we receive your instruction we will begin working to ensure that your purchase is completed as quickly and as smoothly as possible. We have particular expertise in working with large developers and are well versed in helping our clients meet short exchange of contract deadlines. We firmly believe in providing a personal service and unlike other conveyancing organisations, we do not operate in a call centre environment. You will be able to speak to your case handler. We will deal with all correspondence and communications in

at a timely manner, explaining any details carefully and in plain English.

Conveyancing Quality Scheme

Steeles Law were one of the first Solicitors firms in Norfolk to achieve the Law Society's coveted Conveyancing Quality Scheme accreditation.

The high standards necessary to achieve the accreditation means you can expect our conveyancers to:

- Explain clearly the steps in the sale or purchase process
- Tell you what you can expect from us
- Tell you what the costs will be
- Keep you informed about progress

In addition we will:

- Treat you fairly
- Be polite and professional
- Respond promptly to your enquiries
- Tell you about any problems as soon as we are aware of them
- Ask for your feedback on our service

Email: realestate@steeleslaw.co.uk



Employment Law

We have a team of highly experienced and approachable employment lawyers who will provide you with practical and clear advice to assist you with any issues arising either during or after your employment, with the aim of achieving the best possible resolution.

We recognise that for many people, their job is a fundamental part of their lives and when problems occur it can be an extremely difficult and stressful time both for them and their families. Our specialist employment lawyers can guide you through the legal complexities and pride themselves on delivering timely and straightforward advice.

Steeles Law employment team advise on

- Termination of employment
- Compromise agreements
- Redundancies
- Claims for unfair dismissal
- Workplace discrimination
- Disciplinary proceedings
- Raising grievances
- Entering into new contracts of employment

Email: employment@steeleslaw.co.uk

Whatever the issue, we are committed to providing you with assistance at a reasonable cost. We will discuss with you at the outset the various funding options that may be available, including legal expenses insurance, conditional or contingency fee agreements.

“Far better than some larger firms: upfront, and no frills”

- Legal 500



Meet the Team

Wills, Probate and Tax Team



Karen Bacon
Associate, Head of Team

Karen is an Associate with over 20 years' experience, Karen specialises in agricultural property matters, and advises on Wills, Inheritance Tax, estate planning, and probate (particularly with an agricultural element), powers of attorney, and creation and administration of trusts.

Karen is a member of the Society of Trust and Estate Practitioners (STEP).



Amy Taylor
Associate

Amy Taylor qualified as a Solicitor in 2008 and has strong regional ties, having studied Law at the University of East Anglia before completing her training and post qualification experience at a Suffolk based firm. She joined the wills, probate and tax team in August 2012.

Amy specialises in Wills, Probate, Lasting Powers of Attorney and Court of Protection applications.



Angela Ireland
Chartered Legal Executive

Angela qualified as a legal executive in 2003 and rejoined Steeles Law in 2015. She specialises in providing advice in relation to Wills and Powers of Attorney.

Angela is a member of Society of Trust and Estate Practitioners (STEP) and a qualified member of Solicitors for the Elderly.

Angela is often praised by clients for her approachability and is noted for having considerable skill in the administration of estates and dealing with cases in the Court of Protection.



Ruth Pyatt
Solicitor (Qualified in Scotland)

Ruth qualified as a solicitor in Scotland in 2007, having attained an Honours degree in History of Art and English Literature and then an Honours degree in Law, both from the University of Edinburgh.

Ruth advises on Wills, Inheritance Tax, estate planning and probate, Lasting Powers of Attorney and the creation and administration of trusts and also brings to the team a unique specialism in cross-border matters, advising on Scottish law of Succession and Confirmation.

Ruth is currently a technician member of Society of Trust and Estate Practitioners and is a fully accredited member of the Solicitors for the Elderly (SFE).

Wills, Probate and Tax Team



Cathy Savvas
Trainee Legal Executive

Cathy joined Steeles Law in 2014, having previously worked for two other local law firms.

A graduate of the University of Kent, Cathy subsequently completed her Chartered Institute of Legal Executives studies and is due to qualify as a Chartered Legal Executive in 2015.

Cathy specialises in Wills, Lasting Powers of Attorney, probate and Court of Protection applications.



Katherine Bearman
Paralegal

Katherine joined Steeles Law in 2014, having graduated from the University of Lincoln with a degree in Law.

She is a graduate member of the Chartered Institute of Legal Executives and will qualify as a Chartered Legal Executive in 2018.

Katherine assists in the preparation of Wills, Lasting Powers of Attorney and the Administration of Estates.

Family Team



Amanda Owens
Associate, Head of Team

Amanda has over 10 years of experience in family law. She specialises in divorce and associated financial matters; cohabitation, including disputes between unmarried couples; and the dissolution of civil partnerships, as well as pre-nuptial contracts, which are becoming increasingly popular.

Amanda also deals with children issues including advising on residence and contact applications.



Emma Alfieri
Associate

Emma joined Steeles Law in May 2004 and specialises in family law matters. Emma is a Fellow of the Institute of Legal Executives and deals with family matters to include divorce, associated financial matters, disputes between unmarried couples, dissolution of civil partnerships and the preparation of marital agreements.

Emma also deals with children issues including disputes regarding residence and contact. Emma works from both our Norwich and Diss offices and is often praised by clients for her approachability.

Conveyancing Team



Lorraine Olpin
Solicitor

Lorraine is a solicitor in our property team and was admitted as a solicitor in 1996.

Lorraine has experience in commercial property, including acting in the purchase of commercial office and retail premises and the sale and purchase of agricultural land.

Lorraine also has a broad range of experience in residential property matters having acted on behalf of property investors, builders and developers, companies, and private individuals.



Beth Watson
Solicitor

Beth qualified as a solicitor in 2010 and joined the conveyancing team at Steeles Law in 2014, having trained and worked at one of the largest conveyancing teams in East Anglia.

During her career to date, Beth has drafted and advised upon numerous tenancy agreements and also assisted in more contentious property matters where tenancies have not been adhered to.



Anneka Daley
Conveyancing Executive

Anneka joined Steeles Law in 2014 and is currently training to become a Legal Executive. She previously gained five years' property experience at a solicitors firm in Suffolk, following the completion of her law degree.

Anneka has experience in dealing with the sale and purchase of shared ownership properties and, more recently, the Help to Buy Government scheme. This includes the acquisition of both new build properties and subsequent onward transactions.



Alison Beales
Paralegal

Alison joined Steeles Law in 2012 as a Junior Team Assistant, following her A Level studies, which included Law, at Wymondham College.

Alison was promoted to the role of Paralegal in 2015 and supports the team with a wide range of residential conveyancing matters.

Conveyancing Team

Geri Gill **Paralegal**

Geri joined Steeles Law in 1998 as a Team Assistant and became a Paralegal in 2011. Originally a member of the dispute resolution team, assisting with personal injury claims, Geri joined the real estate team in 2013. She supports the team with residential conveyancing matters.

Employment Team



Oliver Brabbins **Director**

Following a successful career as an HR Manager, Oliver trained as a Barrister before converting to a Solicitor in 2001, specialising in employment law.

Oliver excels in providing pragmatic, solution-based advice in an industrial relations context. His background provides him with a rare understanding of the role of the HR manager and his advice is designed to assist clients to achieve their objectives, rather than frustrate them in their efforts to run a business.



Robert Hickford **Associate**

Robert Hickford joined the company in 2011 and qualified into the employment team in 2013.

He advises on a full range of employment law matters for both employers and employees. His particular areas of interest are employment tribunal claims and immigration matters relating to employees. Robert is an experienced speaker, regularly delivering seminars and in-house training to clients.



James Hopgood **Solicitor**

James joined Steeles Law as a trainee solicitor in 2013, before qualifying as a solicitor and joining the firm's company commercial and employment teams in September 2015.

Before his training with Steeles, James studied Law at Durham University, including at master's level. James has also worked as a volunteer adviser with a local Citizens Advice Bureau, where he gained experience in a number of different disciplines but specialised in advising employees on employment law issues.

Employment Team



Alexander Curnow
Solicitor

Alexander graduated from the University of Hertfordshire with a First Class Law degree before training with a firm in East Anglia and qualifying as a Solicitor in October 2015. He joined the Employment team at Steeles Law in May 2016 and brings experience of litigation and advocacy.



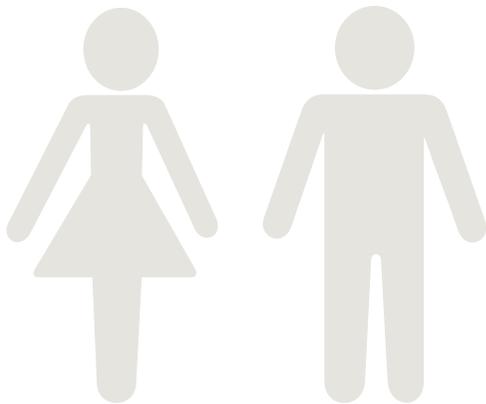
James Conley
Paralegal

James joined Steeles Law's Employment team as a paralegal in February 2016. Before joining Steeles, he studied Law at Southampton University, graduating in 2014. James also worked as a volunteer at Norfolk Community Law Service, in their Employment law clinics.

Get to know us better, visit www.steeleslaw.co.uk

For further information on any of the above services please contact the team on **Norwich 01603 598000, Diss 01379 652141** or **London 020 7421 1720**.

Alternatively, if you would like more information about the services listed above or any of Steeles Law's other legal services, or if you would like to be added to our mailing list for 'enews' please email us at: **info@steeleslaw.co.uk** or visit our website at: **www.steeleslaw.co.uk**.



Email the teams:

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