

Friendly legal advice



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:**
 - Estates
 - Tax Planning
 - Disputes
- **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
 - Collaborative Law
- **Personal Injury Claims**
- **Conveyancing & Home Moving Services:**
 - Obtaining EPCs

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. We are able to help our clients take advantage of developing legal areas such as Civil Partnerships and pre-nuptial agreements.

Our **mission** is simple. **law**
To make the **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.

Choosing Steeles Law as your Executors

By appointing Steeles Law as executors of your Will you can be sure of the efficient and sensitive administration of your estate by specialist professionals. We will handle all aspects of the administration of your estate, thus avoiding future problems arising from issues which lay executors may not realise need to be dealt with. You will also avoid problems arising from your executors dying before you, or being unable or unwilling to act whether through illness, location or loss of contact.

Email: probate@steeleslaw.co.uk

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.

Free Storage

Wills made at Steeles Law can be stored on-site free of charge.

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.

For added support, a member of our team is also a Trained Bereavement Counsellor.

Administering the Estate

The process of administering the estate of the deceased can often be time-consuming and complicated.

Even if the deceased's affairs appear to be straightforward, there may be pitfalls or future estate planning or tax saving opportunities unknown to non-professional executors.

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.

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 allowance 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.

“ 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, 2009

Probate Disputes

ills and probate often give rise to complex and emotional disputes, particularly if the size of the estate is large.

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, dedicated and sympathetic contentious probate practitioners work closely with our Wills and Probate team to sympathetically handle 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
- Charity disputes
- 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 Power of Attorney and Wills Client, 2009

Email: disputeresolutions@steeleslaw.co.uk

Asset Protection

Many people are concerned at the prospect of having to spend their money on paying for care in their senior years and leaving their children with little or no inheritance. Even if leaving an inheritance is not a priority, you may be concerned as to how you may fund your own care, protect your independence & dignity and avoid feeling like a burden to your partner or family.

If you require care, either in your own home or a residential home, your Local Authority will undertake a financial assessment of your assets and income to work out how much you need to contribute towards the costs of your care. Many people with quite modest savings will not receive any financial help whatsoever from the Local Authority, and according to latest statistics, 40,000 homes are sold every year to pay for the costs of care.

Couples who own a house jointly may be able to protect part of the value of their home from being taken into account in assessing their ability to pay for residential care fees, by changing their Wills and the way in which they own their house.

Steeles Law can advise you on how to protect your assets and provide funding solutions should you need long-term care in the future.

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 Advisors 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.

Email: probate@steeleslaw.co.uk

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 have received 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.

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.

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, 2009

Email: probate@steeleslaw.co.uk

Family Matters

At Steeles Law our family law team has a wealth of experience in dealing with all family matters, including:

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

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

Our clients benefit from our firm and practical approach, whilst still ensuring sensitivity to all the issues involved.

Our team has expertise in dealing with matters involving complex financial arrangements as well as expertise in pension sharing on divorce.

We are members of **Resolution**, a national organisation of family lawyers, and are committed to its code of practice

Email: family@steeleslaw.co.uk

Personal Injury

No-one expects to be injured in an accident on the roads, at work or in the home, but unfortunately accidents do happen.

Steeles Law has a wealth of experience in dealing with claims in the UK and Europe.

Our team is able to assist you with dealing with claiming compensation in

- Road traffic accidents
- Claims against your employer
- Asbestos claims
- Trips or Slips
- Claims against public authorities
- Sports injuries
- Clinical negligence
- Criminal injuries compensation

We are members of the **Association of Personal Injury Lawyers (APIL)**, who are committed to represent claimants on a regional and national level.

Handling Your Claim

We always aim to return *all* of your compensation to you.

We will discuss funding options with you, for example any provision for legal expenses covered in your motor or home contents insurance.

If you have been injured and cannot work, we are able to advise on arranging rehabilitation and getting you back on the road to recovery. If the circumstances allow, we will try and assist you financially by asking the Defendant for an interim payment to ease your financial worries.

We can even help after you have received a settlement by looking at setting up trusts to help protect your compensation. We can also put you in touch with independent financial advisors who will be able to advise you how best to invest the proceeds.

**// Diligently
and effectively
represented //**
Clive Everton, veteran BBC snooker commentator

Email: injury@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 specialises in

- Buying and selling property
- Joint Ownership Agreements
- Leaseholds
- Re-mortgaging
- Equity Release
- Shared Ownership
- Obtaining EPCs
- 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 contracts deadlines (28 days or less).

We firmly believe in providing a personal service and unlike other conveyancing organisations, we do not operate in a call centre environment. We will deal with all correspondence and communications, timely, explaining any details carefully and in plain English.

Energy Performance Certificates

It is now compulsory for anyone selling a property to provide an Energy Performance Certificate (EPC). Steeles Law can arrange this for you.

Email: realestate@steeleslaw.co.uk

Meet the Team

Karen Bacon **Legal Director, Wills & Probate**



Karen is a Legal Director 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).

Lindsey Sharples **Associate, Wills & Probate**



Lindsey is an Associate who specialises in providing advice in relation to Wills and Powers of Attorney. Lindsey regularly advises on cases in the Court of Protection and is a CRUSE trained bereavement councillor.

Angela Ireland **Legal Executive, Wills & Probate**



Angela specialises in providing advice in relation to Wills and Powers of Attorney. Praised by clients for approachability, Angela has considerable skill in the administration of estates and dealing with cases in the Court of Protection. Angela is a member of The Society of Trust and Estate Practitioners (STEP).

Lisa Glynne **Paralegal, Wills & Probate**



Lisa, who is a paralegal in the Wills, Tax and Probate Team, has worked for the firm for a number of years and has over 25 years experience working within the legal sector. Lisa's early career saw her work for a top 100 law firm in the West End before moving to Norwich. Lisa assists the Team in preparation of Wills, Lasting Powers of Attorney and the Administration of Estates.

Meet the Team

Katy Levy Principal, Dispute Resolution



Katy is an Principal in the Dispute Resolution Team and handles Contentious Probate. She has experience of probate & trust disputes and acts for clients both in the County Court and the High Court.

Amanda Owens Associate, Family



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.

Chris Moore Legal Director, Personal Injury



Chris leads our personal injury team. Chris is experienced in settling all manner of claims. He represents clients who have suffered as a result of negligence, specialising in slips, trips and falls, road traffic accidents, industrial injuries and clinical negligence.

Emma Alfieri Legal Executive, Real Estate

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.

Caroline Linsdell
Associate, Real Estate



Caroline has many years experience in all areas of commercial property work. She has extensive knowledge in retail lease work and in shopping centre developments. She acts for both landlords and tenants and for buyers and sellers in the acquisition and disposal of business premises. She also advises developers, from the initial acquisition of a site to its eventual development and/or disposal. Working closely with banks in the financing of developments and secured lending, Caroline has dealt with securities on golf courses, residential development sites, office and industrial developments and retail units.

Melissa Richards
Legal Executive, Real Estate



Melissa heads the conveyancing arm of our Real Estate Team and handles a wide range of residential property transactions. She has particular experience in residential conveyancing, leasehold conveyancing, matrimonial conveyancing, newbuild transactions for both purchasers and developers and related mortgage advice.

Sarah Garlish
Legal Executive, Real Estate



Sarah is a Fellow of the Institute of Legal Executives. She has experience in the areas of agriculture, commercial mortgages, conveyancing and public sector property work.

Sally Yaxley
Legal Executive, Real Estate



Sally is a qualified Fellow of the Institute of Legal Executives. Sally has a number of years experience specialising in residential conveyancing, including freehold and leasehold sales and purchases, transfers of equity and remortgage work.

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