



Steeles Law Solicitors
A Guide to our Legal Services for Individuals

Introduction

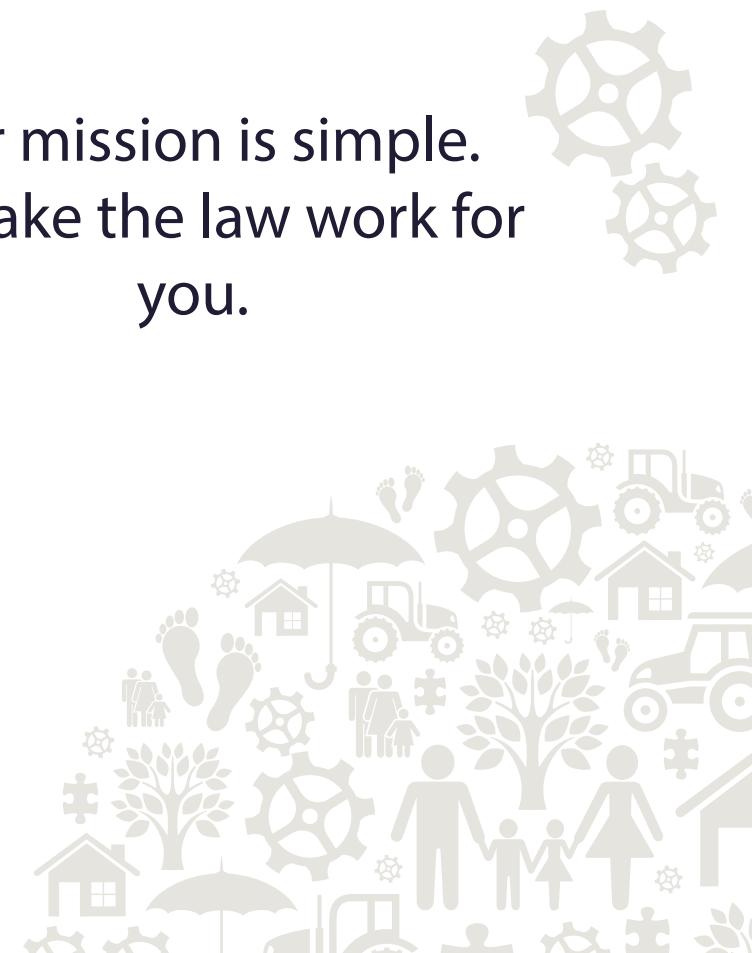
Steeles Law has been built on the bedrock of the work it undertakes for individuals, many of whom we also assist in a business context. Our private client teams advise on the areas of law more traditionally associated with solicitors, including:

- **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**
- **Dispute Resolution**
- **Commercial Property**
 - Landlord Tenant
 - Commercial Leases

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.

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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



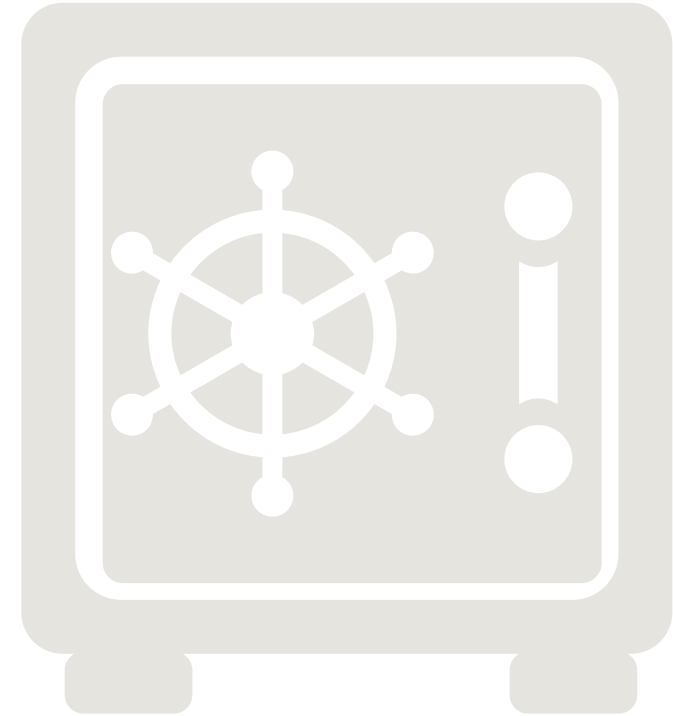
Asset Protection

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.

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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.

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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

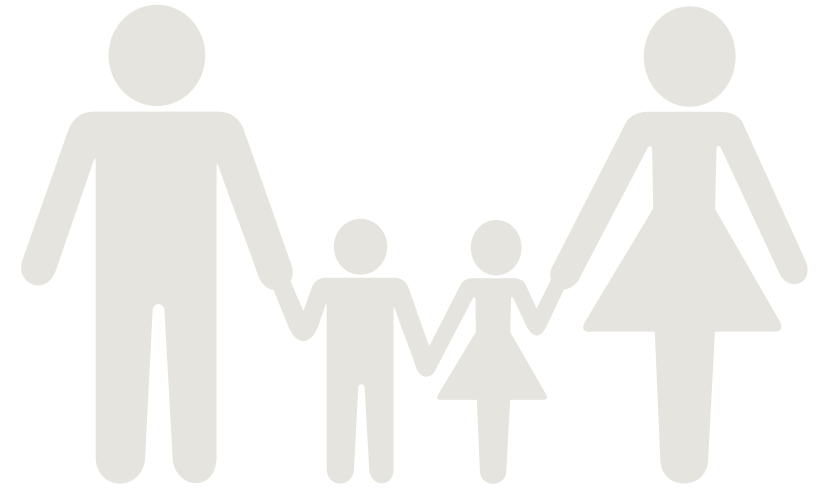
At Steeles Law our clients benefit from the firm and practical approach of our family law team which has a wealth of experience in dealing with all family matters, including:

- 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.



Email: family@steeleslaw.co.uk



Our family team are “sharp and highly experienced, and a pleasure to work with”.

- Legal 500

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

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

Conveyancing Quality Scheme

Steeles Law were one 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.

“The team is responsive, practical, and always gives good advice and perspective ”

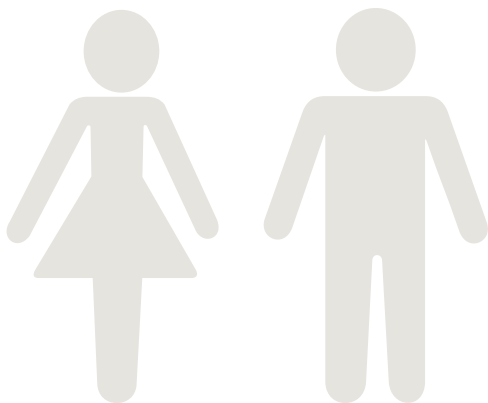
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Get to know us better, visit www.steeleslaw.co.uk

For further information on any of the above services please contact the team on Norwich 01603 598000, Diss 01379 652141 or London 03304 339643.

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.



Wills, Probate and Tax:
probate@steeleslaw.co.uk

Family:
family@steeleslaw.co.uk

Conveyancing:
realestate@steeleslaw.co.uk

Employment:
employment@steeleslaw.co.uk

Dispute Resolution
disputes@steeleslaw.co.uk

Commercial Property
commercialproperty@steeleslaw.co.uk

Corporate and Commercial
commercial@steeleslaw.co.uk

www.steeleslaw.co.uk

- Norwich Lawrence House, 5 St Andrews Hill, Norwich, Norfolk NR2 1AD.
Tel 01603 598000
- London Level 17, Dashwood House, 69 Old Broad Street, London, EC2M 1QS.
Tel 020 7421 1720
- Diss St Nicholas House, 3 St Nicholas Street, Diss, Norfolk IP22 4LB.
Tel 01379 652141



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