



online probate  
*probate made simple.*



*Supporting you  
through difficult times*

At **Online Probate** we're on a mission to take the expense out of losing a loved one. We offer an extensive range of real solutions that genuinely save you money, time and trouble associated with legal services.

# Welcome to Online Probate

Did you know that the average cost of Probate is around £15,000 in the UK?

Out of all expenses incurred from dying, probate is one of the most expensive. Navigating the world of legal jargon is confusing and costly. But it really doesn't have to be that way. At Online Probate we're on a mission to take the expense out of losing a loved one. We offer an extensive range of real solutions that genuinely save you money, time and trouble associated with the traditional legal route.

## About Us

Online Probate has been created to help people! We're on a mission to educate people, provide genuine facts and offer helpful solutions so that they are less dependent on expensive legal professionals.

## Who We Are

Online Probate was founded by **Jane Morris-Rowlinson** and **Phil Izzard**. Jane is a formidable Solicitor with over 20 years experience bringing expert legal knowledge while Phil is an experienced Will Writer and has over 20 years' Independent financial experience.

Jane specialises in many areas of private client work including Wills, Probate, Estate Administration,

Inheritance Tax calculations and Power of Attorney applications.

In 2015 Jane was featured in The Sunday Times, Fortuna 50, with a full page script backing female entrepreneurs, when the solicitors firm she co-founded was voted UK's Number 1 female led fastest growing business.

Jane is known for her ability to assimilate information and identify the essential and relevant issues whilst acting with the utmost integrity and independence, ensuring each client receives the best advice and service possible. She has a proven track record which substantiates a high level of knowledge, providing sound advice, clarity and understanding when dealing with her clients.



Phil has been providing expert financial advice for more than 25 years.

Having worked in the financial guidance sector, he then branched out into Wills and Probate in 2008, and established his own business, Simple Will.

Both Phil and Jane have made it their mission to demystify the financial and legal sector to provide, simple, 'do it yourself' style solutions.

One of their biggest motivations is to provide an affordable service that offers genuine value for money.

By doing so they are hoping to reinvent the Probate industry, allowing people to take control of their affairs and finances.

# Probate

Probate, also known as Grant of Probate/Letters of Administration, is a legal document that gives someone the authority to manage and distribute a deceased person's property, money and possessions (their estate.)

It's a common misconception that if the person who has died had a Will in place then probate won't be needed. *But this isn't the case!*

We appreciate that obtaining a Grant of Probate can be an overwhelming and daunting process, especially at a time when a loved one has passed away. However, at Online Probate we provide the tools you need to obtain the Grant of Probate/

Letters of Administration right through to ensuring the beneficiaries receive what they are entitled to.

Whether you'd like support in obtaining probate, or want to do it yourself with our self-serve option, we're here to help you concentrate on what matters most.

## How long will it take to obtain a Grant of Probate/ Letters of Administration?

On average Probate can take 9-12 months, with a lot of back and forth with solicitors, banks, utility companies, pension providers etc.

Probate can also be very expensive and the cost could be anywhere between 3% & 5% of the deceased's total Estate value and, with the average house price in the UK being



£290,000, that could leave your loved ones with solicitors fees of over £14,500. The cost will vary depending on the size of the deceased's estate/assets. Once Probate is granted, the Executor must then distribute the Estate in accordance with the Will. This can include the selling of any property, claiming life insurance(s) and paying the relevant people, paying off mortgages and many more things besides.

We're here to take the expense out of death. Take a look at our solutions to avoid or reduce expensive Probate.

# Our Services

It's a common misconception that Probate has to be managed through a solicitor. It doesn't!

With many solicitors charging extortionate hourly rates and a percentage fee, we believe there is a better way for people to deal with sorting out a loved ones affairs after they have passed away. With our help you can easily navigate the process of Probate, without the expense, with our unique options:



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## Doer Probate

ONLY £24.99

*(I'm a doer, I'll do it myself)*

This is a self-serve option, allowing you to do it yourself. Download our step-by-step guide to doing Probate yourself. For just £24.99 you can access this essential information pack which outlines exactly what you need to do and how to do it. It has been carefully developed by our team of solicitors to help you perfectly navigate your way through the process. Plus, we also offer a pay-as-you-go legal advice service. Charged hourly, we're only a phone call away, providing legal advice and administrative support when you need it most.

Think of it as having access to your own personal solicitor - without the cost.

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## Delegate Probate

£1100 +VAT

*(Delegate the application for Probate to us)*

If you're after a Grant of Probate (the official document) so that you can get on with executing the wishes of the deceased, then we can apply for Probate on your behalf. We'll do all the legal heavy lifting to ensure that you're provided with the Grant of Probate. This gives you a little breathing space and grieving space so that you can prepare yourself for distributing the estate once Probate has been granted.

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## Done For You

GET IN TOUCH

*(Full Administration)*

Dealing with death can be a tricky and emotional process. That's why we also provide the option of a full service. If you're struggling to find the time, or would just prefer to be alleviated from your responsibilities, then we can organise probate and distribute the estate on your behalf. We'll be proactive at keeping you informed every step of the way.

Unlike other legal professionals we only charge 2.5% so get in touch with us to begin!

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## Legal Advice

GET IN TOUCH

*(Rely on our expertise)*

If at any point you feel like you could do with a little bit of support, we're here to provide friendly legal advice that you can understand. We believe in keeping things simple and cost effective. This is why you can have access to a dedicated legal expert at the most competitive rates.



*"...a Will should be made to protect the people you love."*

## Last Will and Testament

**One of the most beneficial things you can do for your family and loved ones is setting up a Will before you die. As a legally binding document it ensures that your last wishes are carried out. More importantly, having a Will in place can ensure that your family aren't lumbered with unexpected costs.**

A basic Will outlines the facts. You decide who is having what and choose whether you want to store your Will with us. We make sure that it's legally binding and secure.

Alternatively, you can use our expert knowledge and legal know-how to set up trusts. For more complex or larger estates, trusts can ensure that you're not paying unnecessary inheritance taxes and protects those who may benefit the most.

All adults who own assets should make a Will, however, estimates show that a large percentage of adults have not made a Will. People now lead more complicated lives and there are more long-term unmarried couples living together and more people are now on the second or third marriage having children from a previous marriage or a previous relationship, so it is important that a Will is made to ensure what you have worked hard for goes to your chosen loved ones. In a Will you can plan to save your estate money on taxes. You can also give gifts and charitable donations, which can help offset the estate tax.

### When should someone make a Will

People often think that making a Will should be done only by the older generation, however, this is incorrect. As we all know the unexpected could happen at any time to any of us and therefore a Will should be made to protect the people you love.

**A Will should certainly be made in the following situations:-**

- ❑ As soon as someone acquires assets
- ❑ As soon as someone has children
- ❑ As soon as someone marries or finds a partner or cohabits with someone they want to leave their estate to
- ❑ Someone who has been married more than once
- ❑ If someone wants to leave specific gifts to others
- ❑ At any time after separation and prior to divorce

**Below are some of the reasons why making a Will is so important.**

If you do not make a Will then you die intestate and the rules of intestacy govern who gets what and how much.

Many married couples/ couples in a civil partnership are under the misconception that they do not need to make a Will thinking that their estate will pass straight to their spouse. This is incorrect. Under the rules of intestacy if the deceased has children, his/her spouse/civil partner will inherit the personal chattels and the first £270,000, the remainder is split 50/50 between the spouse/civil partner and the children.

### Who will look after your children?

If the person making the Will has minor children and is the sole surviving person with parental responsibility, he/she can choose who should be the testamentary guardians rather than leaving it to the courts or others to decide.

### What about people living together/ cohabiters that are not married?

People living together may not necessarily inherit each other's estate. A surviving partner will only inherit if this is stated in the deceased's partners Will, this causes a large problem as research has shown that there are more people living together without a Will than there are married couples.

If assets are held jointly then the asset will pass to the sole survivor but if assets are not held jointly then the surviving partner has no right to the assets.

The only way a surviving partner could claim is through the Courts under the Inheritance (Provision for Family and Dependents) Act 1975.

To bring a claim for reasonable financial provision the surviving partner must have been fully or partially maintained by the deceased or they must have been living together in a marriage-like relationship for at least 2 years, if successful, the award will be sufficient to cover their maintenance. If the application to the court is successful, the cohabiting partner would not be entitled to the same inheritance tax relief in the way spouses are.

### Self-employed

If a person dies intestate his/her administrators are not entitled to deal with any part of the estate until the Letters of Administration have been obtained. This could take some considerable time by which time the business could have collapsed by then. If a Will is made the executors have the power to deal with the business from the date of the testator's death.

### Gifts to Charity

If you want some of your estate to go to a charity close to your heart, this must be stipulated in your Will.



### Will Trusts – Occupational Interest Trust/Protective Property Trust & Disabled Child Trust

There are several reasons why you may want to create a trust in your Will and we are able to do this for you.

Have you ever heard of sideways disinheritance or thought about what may happen to your assets that you pass to your spouse/partner after you have passed away and they later remarry? Will the assets you left to your spouse/partner then pass to his/her new spouse? Do you want to make sure that your children eventually inherit what you have worked hard for after your spouse/partner has passed away? If you have any of these concerns, we can create a trust in your Will for you to ensure your share of your residential property ultimately passes to your children whilst giving your spouse/partner the right to live in the property for as long as he/she lives or should they choose to leave the property.

### Sideways Disinheritance and Protection from Third Party Creditors

Sideways disinheritance can happen unintentionally. It occurs when one partner passes away leaving children from that marriage or partnership and the surviving partner then remarries. As marriage revokes a Will, the surviving spouses Will they previously made with the first partner will be revoked by the new marriage. In this instance the first partner's wishes may not be honoured as the assets that the first partner thought would be left to his/her spouse then children, will now pass to the surviving partner's new spouse.

This can be avoided by creating a trust in your Will (Occupational Interest Trust or Protective Property Trust) enabling your spouse to have a life interest in your share of your property enabling him/her to live in the property for the rest of their life but once the property is sold or once the surviving spouse dies, then the first spouses share in the property passes to his/her children and it is not inherited by the new spouse.

The Occupational Interest Trust or Protective Property Trust is also beneficial to protect against third party claims.

To do this the property must be held as tenants in common. If the property is held as joint tenants, we are able to sever the tenancy for you, so it complies with your Will.



# Lasting Powers of Attorney

## What is a Lasting Power of Attorney and should I have one in place?

A Lasting Power of Attorney ("LPA") is a legal document that gives someone of your choice the power to deal with your financial affairs or power to make decisions on your behalf with regards to your health and welfare matters, you can have more than one attorney. The LPA does not have to be used as soon as it is registered and can be used at a time you choose, it is not intended to take any independence away from you but to assist you should you be physically or mentally unable to deal with your financial affairs or health and care needs yourself.



The LPA must be made when you have the mental capacity to make an LPA. If you do not have an LPA, and lose capacity, then a court application may be necessary for the appointment of a Deputy which is a long drawn out process and it's also very costly. LPA's are very important documents as they can assist both you and your loved ones when an unfortunate situation arises, should you wish to discuss this in more detail please contact us.

## There are two types of Lasting Powers of Attorney and you can chose whether to have one or both:-

### Lasting Power of Attorney for Property and Financial Affairs

This LPA will allow your chosen attorneys to deal with all your property and financial affairs, financial decisions may be about:

- ❑ Paying your household, care and other bills
- ❑ Opening, closing and using your bank and building society accounts for day to day living
- ❑ Claiming, receiving and using your pensions, benefits and allowances for day to day living
- ❑ Buying or selling your home

Your attorneys can only deal with your financial affairs in your best interest and as you would do so yourself, abusing their power is a criminal offence.

### Lasting Power of Attorney for Health and Care Decisions

This LPA can only be used if you do not have mental capacity and it enables your Attorneys to make decisions about your health and welfare, for example:

- ❑ The type of health care or medical treatments you receive including life sustaining treatment.
- ❑ Staying in your own home and arranging care or moving into a care home
- ❑ Helping with day to day matters such as your diet, dress or daily routine.

Your attorneys have to act in your best interest and in accordance with your specific wishes, if you lose capacity and do not have this LPA in place your loved ones will not have the authority to decide your health and care needs which can be distressing for you and your family.

## We're here to Help

Dealing with death and having to deal with the affairs of someone you have just lost can feel completely overwhelming. We get it! First and foremost you need to look after you.

For support with grief, we highly recommend the charity, **Cruse Bereavement**. They offer a wealth of support for those feeling overwhelmed by grief. They offer a helpline with direct lines to grief counsellors, regular email support, as well as local support services.

One of the ways in which we can help, is to help you with your responsibilities as an executor. If you're struggling to cope with the amount you've got to arrange, and still take care of others then let us take care of the legal side of things. We offer several levels of support from providing guidance on how to obtain a grant of probate yourself, to a full legal service (applying for probate and distribution of assets), leaving you free to concentrate on coming to terms with your loss and adjusting to your new life without your loved one.

**Remember, we're here for you. We're really keen to offer a service with a difference which is why we promise to always show compassion, keep you informed and always offer a service that is MUCH cheaper than you'll find anywhere else.**



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**onlineprobate.co.uk**

T 0800 920 29 39 E [enquiries@onlineprobate.co.uk](mailto:enquiries@onlineprobate.co.uk)

**Online Probate** | Cheadle Place, Stockport Road, Cheadle, SK8 2JX

