Lifetime
SOLICITORS

Our services


Our vision:
To be the most trusted
provider of legal services

Note from CEO Paul Merrigan

At Lifetime we believe the only way to provide bespoke, clear, long term financial planning is to work in partnership with our clients. We work hard to create an environment within the group that can always meet our clients' needs. Lifetime was established with the aim to be the most trusted provider of financial advice and with a vision that all clients should have access to bespoke, clear and joined up Financial Planning.

The Lifetime group has been built on a very simple philosophy that guides the advice that we give. It is this philosophy which led us to a realisation. Having helped our clients reduce debt and increase wealth, we have a responsibility to help protect it for future generations.

It is this that resulted in the creation of Lifetime Solicitors, to ensure that all the work put into safeguarding your financial stability is protected for the future and your family.

At Lifetime Solicitors we pride ourselves on providing our clients with market leading customer service, and the legal services they will need as they progress through life.

Our team of qualified professionals are able to deal with clients residential conveyancing needs, help to protect their assets with our estate planning and family law services, and ensuring that on death their last wishes are fulfilled through the Probate process.

Our legal team and advisors are passionate about delivering the best solutions for our clients' needs and ensuring these services will protect our clients, giving them complete peace of mind both during and after their lifetime.

Our aim at Lifetime Solicitors is to be a trusted and friendly source of legal advice and solutions.

Paul Merrigan
CEO

The purpose of this document

This document will

- Provide information about our business and services so that you know what to expect when working with us
- Give reassurance about how we are regulated and what security and peace of mind you can expect to receive
- Link to our 'Terms of Business' document, where more specific information can be found regarding our fees and services
- State which areas of advice and the services we can help you with
- Explain the security, protection and peace of mind you can expect to benefit from
- Present our Client Charter
- Show the value we add to you now and going forward

Conveyancing

It is said that buying a home is one of the most stressful times in your life and for many people their home is the most valuable asset they will own. That is why it is important that decisions about buying or selling a property are made carefully ensuring all the correct information is available for you to make the most informed decisions you can.

It is important to us that the process of buying or selling your property whether it be your first or twenty first is as smooth and uncomplicated as it can be. Our conveyancers will work closely with their clients and financial advisors to ensure that everyone understands the process at every turn. Communication between all parties is essential and here at Lifetime Solicitors we understand this, keeping clients up to date via telephone, letter and email to fit everyone's different needs in these busy times.

At Lifetime Solicitors we pride ourselves on our exceptional service, advice and commitment to our clients and ensure we are always up to date with current legislation and property law. We are able to advise clients on a wide range of transactions which involve the purchase of both freehold and leasehold properties, property sales, Re-mortgages and transfer of equity matters.

We understand that some clients may need more guidance through the process if first time buyers and that others may have been through the conveyancing process before. Whatever your situation, we will help you to complete your transaction as efficiently as possible and ensure you are advised correctly about important decisions.

In this modern era so much of people's communication is through electronic means, but here at Lifetime Solicitors we welcome meeting our clients face to face to talk them through the more technical issues that may arise during the process. However of course you do not need to be local to use Lifetime Solicitors we can handle your entire transaction by phone and email without any detriment to the conveyancing process.

Estate planning

It is a scary fact that only a third of adults who die in Britain are actually covered by a will. The rest die leaving the government to look after the complex and often highly sensitive issue of how to divide their assets and look after those left behind

You are never too young to make a Will. If there are people that you care about in your life then making a Will is the only way to ensure that they are taken care of in the way that you would like.

When you make a Will it ensures that your wishes regarding what happens to your possessions after you have gone are clearly and accurately laid out. It can stop family arguments, financial hardship and, if you do not have any immediate family also ensures your assets go to the people or organisations of your choice. Decisions about appointing executors and guardians are also an important part of making your Will to make sure your estate is dealt with properly, and more importantly, your children are cared for.

Writing a Will is not always enough

At Lifetime Solicitors we go beyond advising you in relation to writing your Will in isolation, and we look at estate planning using a variety of different legal mechanisms to ensure you and your loved ones are fully protected. There have been significant shifts in society in recent times such as increasing divorce rates, more people cohabitating without being married or in a civil partnership and far longer life expectancy. What this means is that there is an increased importance upon looking beyond a Will for increased protection.

Lifetime Solicitors are dedicated to providing you with a friendly and professional service for all aspects of planning your estate

Our qualified advisers can visit you in the comfort of your own home to discuss all your requirements. We take pride in our professional yet personal approach to what is a delicate subject for many people. These two unique factors are how we add value over traditional methods of planning your estate.

Our head office is based in Stamford, Lincolnshire and we have advisers covering the whole of the UK, as well as offering a telephone based service to offer specialist advice on everything you need to know about making your own Will, and planning your estate. We will also talk through your individual circumstances and help establish a plan to deal with such issues as inheritance tax or placing assets in trust.

- **Trusts** to make sure your assets go to the right people and are not eroded by the threats present in modern day society
- **Powers of Attorney** to make sure your finances and welfare are taken care of in the case of incapacity through accident or illness
- **Tax planning** to legally minimise your exposure to various taxation such as inheritance tax and capital gains tax
- **Funeral planning** to make sure you are given the send off you deserve without causing issues for your loved ones at an emotional time

Estate Planning: The process for providing quality advice and services

Understanding you

By gathering information from you, we will get a holistic view of your current situation. We look at the things you own, your ongoing financial obligations, what you might owe, the people and institutions that are important to you and the estate planning provisions you may already have in place.

Planning

We will explore and present to you various scenarios and options that will ensure that your wishes are adhered to in case of accident, illness or death. We will make recommendations to you in relation to improving your current estate planning provisions, and implementing new planning products to help protect you and your family both during your lifetime and after your death.

Implementation

When you have decided on the plan that you wish to implement we will complete the documentation required for you to put your plan into action and send these documents to you for signing.
We will then check your documentation to ensure that you have signed correctly, before placing it in our safe storage facility.

Review

We believe all our clients benefit from a review of their circumstances, with the style and frequency decided by you. This is often dictated by which stage in your life you are at. Most clients like to review at least every three years to ensure they do not miss out on budgetary changes, new laws, or simply to create a routine of receiving professional advice in relation to changes in your circumstances. You will also hear from us from time to time when we feel something will be of interest to you.


Estate Planning:
Our ongoing service

Estate planning partners for life

We believe all our clients benefit from some form of ongoing relationship. The style and frequency of this service is decided by you, and often is dictated by where you are on your life stage.

Most of our clients like to receive a review of their estate planning provisions at least every three years to ensure they are not unnecessarily impacted by any of the UK Government Budget announcements or changes in the law.

They also value the peace of mind that their estate planning provisions are being reviewed on a regular basis, in keeping with their objectives.

- Keeping You Informed:
  Only sending you pertinent information that we feel is of benefit to you (and not spamming or overloading you)
- Estate Planning Protection:
  Providing an update at least every three years to allow a periodical check that your plans are robust enough to take into consideration any change in circumstances

Probate services

Probate Services

Probate is the handling of the Estate and possessions of somebody who has died. It is the commonly used term when talking about applying for the right to deal with a deceased persons affairs. The process itself can be complex and a difficult one to deal with when someone is going through bereavement.

Our Probate team at Lifetime Solicitors will be here to support your family and friends through the process of administering your estate in accordance with your will. Whether it be helping with the smaller legalities or taking control of the entire process for you, throughout the procedure our legal team will work in a sympathetic manner, with efficiency and consideration to the practical needs of your family.

Our dedicated team include members of the Society of Trust and Estate practitioners, who abide by a professional code of conduct and will deal with your estate and loved ones with dignity and integrity.

We cover all aspects of estate and trust administration, right from the beginning to ensure that your loved ones are relieved of the burden that comes with registering your death, through to contacting institutions and obtaining the correct information to complete the probate process. With the recent changes in Inheritance Tax law, it is important to have a solicitor assist you to make sure that you are paying as little tax as possible. Dealing with Tax issues can be difficult and stressful but we are able to advise you in a clear fashion.

It is important that as much of your hard earned assets pass to your loved ones and it is our aim to achieve this for you.

The Probate Process

- Did the deceased leave a will?
- If there is a will it will appoint executors who can apply for a grant, if not then the estate will have to be administered in accordance with the rules of intestacy.
- We will help to collect the deceased's papers and to identify their assets and liabilities, we will gather this information and notify any institutions that need to be informed of the situation.
- If a grant of representation is needed we will once again be able to fill in the forms and make the application.
- A grant of probate will not be given until some or all of the inheritance tax that is due is paid. We will be able to apply to have money released to pay the Tax and deal with HMRC on your behalf.
- We will be able to complete any forms to release assets and provide Estate Accounts before distributing funds in accordance with the will.


Collaborative
approach

Collaboration

Lifetime has been built on a spirit of collaboration.

The dictionary definition states it is '..*to work with another person or group in order to achieve..*.' This statement perfectly describes our business ethic. We aim to work with **you** to ensure **you** achieve **your** financial goals. With ever more complex legislation and products we consider it imperative that you receive specialist advice in your area of financial need.

Elaborating on our philosophy of reducing or managing debt and increasing wealth, built on a foundation of protection we have supplemented Lifetime Assure with Lifetime Mortgages for specialist mortgage advice, Lifetime Wealth for Pension, Investment and savings advice, and sister companies Lifetime Solicitors and Lifetime Rewards.

Lifetime Assure has been created to deliver specialist protection advice for both personal and corporate clients, Lifetime Solicitors has been formed to ensure that clients' assets are protected in the event of death, and Lifetime Rewards to ensure that the long term relationship with clients is maintained.

We ensure we have expert advisers in all financial areas, from Mortgages and Protection, through to Pensions, Investments and Estate Planning. Your Adviser will liaise and collaborate with their fully qualified colleagues to ensure that you have access to the most appropriate advice you need when you need it, and in the format of your choice.


Our Client Charter

- We aim to provide a fully comprehensive service to all of our clients
- We are confident that we will deliver a high quality service that will be amongst the best in the legal services industry
- We continually strive to improve our professionalism through personal development
- If any material interest or conflict of interest should arise in business that we are arranging for you, we will let you know and ask for your consent before we carry out your instructions
- Our processes and procedures follow the guidelines as laid down by our regulatory body, the Solicitors Regulation Authority
- If you wish to comment on the services we provide, we are always pleased to receive your feedback, as we seek to treat our clients as we ourselves would wish to be treated. If, at any point you are dissatisfied with our service, we will always do our very best to put it right
- If you ever need to register a complaint, please contact us. If we are unable to resolve your complaint then further redress can be sought by contacting the Legal Ombudsman:-

w: legalombudsman.co.uk

t: 0300 555 0333


Your peace of mind
and protection

We subscribe and abide by a number of laws, regulations and legislation for your protection, confidentiality, and security

These include:

- Solicitors Regulation Authority - our regulator
- Legal Ombudsman - for security
- The Data Protection Act 1998 - for confidentiality
- Law - all our agreements are in accordance with the laws of England and Wales

Solicitors Regulation Authority (SRA)

The SRA is the independent regulator of solicitors and law firms in England and Wales.

Their purpose is to protect the public:

- by ensuring that solicitors meet high standards, and
- by acting when risks are identified.

The SRA aim to give the public full confidence in the solicitors' profession by setting the standards for qualifying as a solicitor, requirements for continuing professional development and provide rules of professional conduct, to make sure that the interests of clients are protected.

In addition, we ensure that our solicitors have expertise in Estate Planning and hold qualifications from the Society of Trust and Estate Practitioners (STEP) and Solicitors for the Elderly (SFE).

Legal Ombudsman

In the unlikely event that you have a complaint about the service you have received which cannot be dealt with under our internal complaints procedure, then a further layer of redress is available through the Legal Ombudsman.

The Legal Ombudsman is an independent and impartial scheme set up to help resolve legal service disputes. Their service is free.

The Data Protection Act 1998

The personal information you provide will assist your adviser in offering you the best estate planning advice. The personal data you provide will be used and stored in accordance with the Data Protection Act 1998.

Law

All of our services provided are governed and construed in accordance with the laws of England and Wales. In relation to any dispute, for your protection you agree to submit to the non-exclusive jurisdiction of the English courts.

Lifetime GROUP

Lifetime ASSURE

Providing specialist protection advice to both individuals and businesses

Lifetime REWARDS

Supporting clients throughout the group offering concierge services and regular client contact.

Lifetime MORTGAGES

Providing a full range of advice on mortgages ranging from Residential through to Buy to Let, and associated protection advice.

Lifetime WEALTH

Working with clients to achieve their financial goals and aspirations.

Lifetime Solicitors

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