

Will Storage and Legal Services Scheme

Including Free Legal, Tax and Medical Helplines



FEATURING FREE
ANNUAL WILL
UPDATES

Summary of our Services

Our Will Storage and Legal Services Scheme offers a substantial range of benefits. Firstly you have peace of mind knowing that your vital documentation is safe and easy to locate. You also reap the rewards of having valuable access to free Legal, Tax and Medical Helplines as well as a free annual Will update service.

Inside you'll find complete details on how the scheme works and how to open your storage account, but below is a brief overview of the services available:

- **Secure storage of your Will and associated documents** - meaning that irreplaceable paperwork is safe and confidential, so it can't be invalidated by accident or viewed inappropriately by family or friends.
- **Free Legal, Tax and Medical Helplines** - additional extras don't come much better than this, especially if you've experienced just how much this sort of advice normally costs. Just pick up the phone and speak to a fully qualified legal adviser, tax adviser or nurse.
- **Free Annual Update Service** - It's a bit annoying to have to pay a fee every time you want to make a simple amendment to your Will, so we've included a free annual update in our storage service. This covers basic changes such as new address details (if you move house) and the inclusion of new beneficiaries.¹

Will Storage and Legal Services Scheme

with Just Wills Plc

We are always looking at the changing needs of our clients and how we can introduce products and services that meet their increasingly varied requirements. As a result we have upgraded our secure storage facility and integrated it with a free Legal, Tax and Medical Helpline along with a range of other valuable benefits.

This service primarily ensures that vital documentation produced by us is safe, easy to locate and straightforward to retrieve by our clients or their Executors. In addition to this it gives clients additional peace of mind with superb Legal, Tax and Medical Helplines along with a free annual Will update service.

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The Benefits of our Document Storage Scheme

Why use a professional storage service?

Legal documents such as Wills and Enduring Powers of Attorney (EPA) are simply far too important to be kept anywhere other than in a professional storage facility.

Fast, easy access to vital documentation

Apart from providing you with peace of mind knowing that the provisions you have made are safe, your paperwork needs to be easy to get at. This is primarily so that updates and changes are simple to carry out as your circumstances change over time - perhaps after the birth of a child, if you decide to introduce a new beneficiary or if an Executor or Attorney is no longer able to act.

Your next of kin, Executor(s) and your Attorney(s) need to be able to find the relevant documents quickly and easily upon your death (or in the case of an EPA, should you lose your mental capacity). The last thing anyone will want is to spend a long time trying to locate them or even worse, be unable to find them.

Don't become a statistic

We all know how easy it is to lose or misplace documents that are kept at home, especially if you move house.

Furthermore, with over 64,000 household fires, 1,000,000 burglaries and 2,000,000 homes at risk from flooding each year the statistics are against us. And if these types of documents get damaged by a burst pipe, a household fire,

"It is a traumatic experience when close family or friends are sure a Will has been written but cannot locate it. They have no way of knowing where it might be or whether it has been lost or destroyed by mistake. When it's professionally stored this can't happen".

David McMaster, Managing Director

damp, vermin or flooding they can be completely invalidated and therefore useless. So if you're thinking of putting them in a box in the attic or in a folder under the stairs, please think again.

Keeping your wishes confidential

Papers such as these often contain extremely sensitive personal and financial information, which would not be appropriate for family or friends to gain access to.

In the case of an EPA, once correctly signed and witnessed, it can be put into force and acted upon immediately unless there are suitable restrictions within it. It is therefore vital that it is retained somewhere secure until it is needed.

Your documents are unique and irreplaceable

Wills and EPA's are not like other formal documents, such as a share certificate or a bank statement.

Ownership of a stock or a bank account will be indisputable with independent records held by relevant companies but a Will or an EPA is a 'one-off' which, once destroyed or lost is voided, regardless of records that may be held elsewhere. Only an original, correctly witnessed, undamaged version is valid in the eyes of the law.

“These days we all have busy lives and complicated personal, professional and financial affairs. As a result we need frequent access to specialist advice but it's expensive and time consuming getting it. That's why we've given our valued clients access to high quality helplines... for free. It's exceptional value”.

Edward Varley, Director of Marketing.



Superb Additional Benefits with our Legal Service Scheme

Free 24 hour Legal, Tax and Medical Helpline

The work that we do for clients often involves them considering their legal and financial situations or their overall mental or physical health.

Having increased our clients' awareness of potential issues, we believe we should provide a support service to enable them to access appropriate additional advice, which goes beyond the sphere of our own expertise as Estate Planning specialists.

So rather than our clients using their own valuable time and money seeking expensive legal, financial or medical assistance from individual companies or organisations, we've provided a facility that allows them to get the relevant professional advice for free - all via one simple telephone number that we supply with their storage confirmation.²

Overleaf is a summary of the valuable professional assistance clients can access free of charge.

Legal and Tax Helplines

As we all know, this type of advice is usually very expensive, but we're giving you access to it for free.

So whether you want to check your consumer rights if a product you've bought goes wrong, have fallen out with an employer, or are having an argument with your neighbour, you'll be able to speak to highly trained legal advisers.

In addition to this, you can also discuss your tax matters with specialists who come from accountancy and banking backgrounds.

As you would expect, you'll get an easy-to-understand response to your question and complete confidentiality is guaranteed.

Medical Information and Counselling Helpline

An extensive range of medical advice is just a phonecall away. And when you call you'll be dealing with a team composed of registered nurses able to give urgent First Aid advice if you or a family member has had an accident, along with general information and counselling.

All calls are treated in the strictest confidence and staff can deal with the following areas:

- First Aid Advice
- Bereavement Counselling
- Personal Accident Counselling
- Health and Travel Advice
- Medical Information
- Stress Counselling
- Victim Support Counselling

Please note: Legal and Medical Helplines are available 24 hours a day, 7 days a week.

Tax Helpline available 9am-5pm Monday to Friday (other than public holidays).

Calls charged at national rate.

Free Annual Will Update Service

We value the business of our clients, many of whom use us again and again to re-write and amend their Wills as their personal and financial situations change. That's why we have included an important free annual Will update facility which you can take advantage of when details change. This may be because you move house, need to change Guardians for your children, or wish to include a friend or relative as a new beneficiary.

Free Attestation check

Whenever we send legal documents to clients there will be detailed instructions to ensure that they are signed, witnessed and validated in the correct way. This process is known as 'attestation'.

One of the extra benefits of our Storage Scheme is that when your documents come to us for storage we will check that they have been correctly witnessed in accordance with the instructions we provided you with. This means that you'll be 100% certain that the document has been correctly validated by you and your witnesses.

Free Secure Document Delivery

When the Will is requested by your Executors or your EPA by your Attorneys, we will also ensure that it is delivered to them via a secure delivery service. Please note, unlike other companies we do not charge a general administrative or release fee.³

Reviews and updates

Where possible we will also endeavour to ensure that you are kept informed of any changes in legislation or drafting practice which may affect the provisions you have made.⁴

If the Tax Office (HMRC) alters their view on any of the tax-mitigation solutions we offer our clients, we will attempt to advise you so that appropriate action can be taken. It is therefore important that you advise us if your address details change.

Finally, we will always try to ensure that you're kept completely up-to-date with any new products or services that come into the market in addition to providing you with a more detailed insight into some of the more technical Estate Planning solutions that are available.

Benefits at a glance

Benefits

Secure Storage	✓
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Will Attestation Check	✓
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Legal Services Storage Card	✓
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Copy of Will(s)	✓
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Legal Helpline	✓
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Tax Helpline	✓
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Medical Helpline	✓
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Free Annual Will Update	✓
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Secure Delivery to Executors	✓
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Annual Review	✓
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Scheme costs

The costs to open a Document Storage and Legal Services Scheme Account are detailed below.⁵

Once you have decided whether you need a Single (1 person, max 3 documents) or Joint Account (2 partners, max 6 documents), simply complete the Storage Instruction and Direct Debit forms overleaf. Then send these with your documents (when they have been correctly signed and witnessed) in the postage paid envelope provided.⁶

Annual Fee

Single Account ⁷	£35.25
Joint Account ⁷	£47.00

Apply for this service by completing and returning the attached Direct Debit.⁸

How to apply

Arranging to store your documents and benefit from our Legal Services Scheme is easy. Simply complete the Storage Instruction Form (opposite) and send it to us, in the prepaid envelope provided⁶, along with your document(s) and completed Direct Debit form.

We'll then store them for you and issue you with a Legal Services card displaying your storage account number. This can be quoted at any time should you have any queries or wish to arrange an update. It can also be used by your next of kin or Executors as a quick reference when required (naturally documents in storage can be identified via your other personal details as well).

The card will also contain the telephone number for the Legal, Tax and Medical helplines and you will be free to take advantage of this service straightaway.

Should you have any questions or require more information please do not hesitate to call us on:

08700 13 00 12

email: info@justwills.co.uk

visit: www.justwills.co.uk

Storage Instruction Form

Please store my Documents in the Just Wills Plc secure storage facility.

Name(s)

Address

Postcode

Tel number

Email:

Regular Annual Payment by Direct Debit

Single Account

Joint Account

I have completed the Direct Debit Mandate (overleaf)

Where possible please keep me informed of any relevant changes in legislation which may effect measures in my Will

Sending your Application to us

When you have completed this form along with the Direct Debit Mandate overleaf please detach and send to us in the postage-paid envelope provided⁶.

Alternatively please send it to us at: Just Wills Plc, Medway House, Cantelupe Road, East Grinstead, West Sussex RH19 3BJ.

When we have received your forms we will place your document(s) into our secure storage facility. When your first payment has been made⁹ we will then send details of your account number and our Legal, Tax and Medical helplines to you.

TEAR HERE

TEAR HERE



Instruction to your Bank or Building Society to pay Direct Debit

Please fill in the whole form using a ball point pen and send it to:

Just Wills Plc
Medway House, Cantelupe Road
East Grinstead
West Sussex RH19 3BJ

Originators Identification Number

4	1	9	6	5	4
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Name(s) of Account Holders(s)

Reference

U	T	C	/	0	0	1	/	D	S										
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Bank /Building Society Account Number

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Branch Sort Code

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Name and full address of your Bank or Building Society

To the Manager	Bank/Building Society
Address	
Postcode	

Instruction to your Bank or Building society

Please pay The Universal Trust Corporation from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with The Universal Trust Corporation and, if so, details will be passed electronically to my Bank or Building Society.

Signatures

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

CUT HERE

This guarantee should be detached and retained by the payer



The Direct Debit Guarantee

- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme.
- If an error is made in the payment of your Direct Debit, either by us (The Universal Trust Corporation), or by your Bank or Building Society, you are entitled to a full and immediate refund from your Bank branch. Simply contact your Bank or Building Society to arrange a refund, or if you prefer contact The Universal Trust Corporation and they shall arrange to repay you direct.
- You can cancel a Direct Debit at any time by simply contacting your Bank, Building Society or us. Written confirmation may be required.
- If there are any changes to the amount, date or frequency of your Direct Debit, The Universal Trust Corporation will notify you in advance of your account being debited, this will be 5 working days or as otherwise agreed.
- If you request us to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

TEAR HERE

TEAR HERE

08700 13 00 12

email: info@justwills.co.uk

visit: www.justwills.co.uk

Terms and Conditions

1. Annual rewrite service relates to simple amendments to an existing document produced by companies in our group and does not relate to an application for a different type of product or document.
2. Helplines are facilitated using external suppliers. Just Wills Plc and associated companies accept no responsibility for the advice given via the Legal, Tax and Medical helplines. Please note that we reserve the right to withdraw Legal, Tax and Medical Helplines and vary service levels for reasons beyond our control. If this is necessary we will seek to replace this service with a similar service but cannot guarantee to do so.
3. Should you cancel your storage account within the first year we reserve the right to charge an administrative fee of £10 when returning your document(s) to you. Please note that an additional fee (equivalent to our normal rate) is also payable if you have applied for our free update service within this initial 12 month period.
4. Although we will attempt to keep you advised of changes in legislation or changes that affect tax-mitigation measures in your Wills, we cannot guarantee to do so. It is therefore vital that you keep in regular contact with your consultant. We cannot accept responsibility should your documentation become out of date or if measures within them become ineffective.
5. The Storage service applies to Wills, Enduring Powers of Attorneys and Advance Directives produced by companies in our group. Other types of documents may be included at our discretion.
6. We strongly recommend that you use a secure delivery service to return your documents to us; we cannot take responsibility for documents that go missing.
7. Single Storage account for one person with max 3 documents; Joint storage account for 2 partners (husband / wife or co-habiting) max 6 documents (3 per client). Please check with us should you wish to include other documents which may be accepted at our discretion; an additional administrative charge may be applicable.
8. Should you cancel your storage account we regret that we are unable to refund annual storage payments once they have been made.
9. The storage service is ultimately provided by The Universal Trust Corporation (UTC) which is part of the Just Wills Group. Please note that when payment is taken the following text will show up on your bank statement: "The Universal Trust Corporation (UTC)".

All prices quoted include VAT.

