

# ProTrust Estate Planning

## ESTATE PLANNING SERVICES

### COSTS & CHARGES

The fixed costs set out below are inclusive of our first discussion (usually 1-2 hours) and inclusive of subsequent meetings to run through draft documents. Those meetings may be in person at our offices or by video conference call. Time spent in providing additional or separate advice in writing or at further meetings and any documentation not referred to below is chargeable at a standard hourly rate (provided at the foot of this document).

Costs marked with an “\*\*” are costs that shall involve certification/completion from our nominated solicitor/chartered accountancy practice, and the overall cost to be confirmed by that firm. Save where indicated in this document or in our letter of engagement, it shall be expected that there shall not be any additional fee from that firm to you (other than disbursements). Disbursements to other parties such as HM Land Registry and The Office of the Public Guardian (OPG) may apply.

#### DOCUMENT PREPARATION

##### WILLS

###### **NEW WILL PREPARATION**

£495+vat per person

(inclusive of a full review, preparation of a basic Will structure to include all usual clauses and administration provisions - no accompanying trusts or side documents)

###### **NEW TRUST WILL PREPARATION**

£950+vat per person

(inclusive of a full review and your IHT position, advice on options and all provisions, preparation of the Will-trust protection structure and all accompanying usual will clauses and administration provisions and inclusive of preparing the accompanying Memorandum of Wishes)

###### **CODICIL**

£145+vat per person

(to update existing Wills or Memorandum of Wishes with non-structural changes)

##### LIFETIME TRUSTS

###### **(LIFETIME) DISCRETIONARY TRUST**

£950+vat per person\*

(usually capped at a trust commencement value of £325,000 per person)  
Including a full review of your estate planning and IHT position, preparation of the trust Settlement to place assets for protection into a trust structure during your lifetime (rather than via a Will).

<b>(LIFETIME) PROPERTY TRUSTS</b> (usually capped at a trust commencement value of £325,000 per person) Including a full review of your estate planning and IHT position, preparation of the set of trust Settlements to place a property asset into a protection trust structure during your lifetime (rather than via a Will).	£950+vat per person*
<b>PROBATE TRUST</b> A Probate Trust can be used to ensure that executors have immediate access to funds to cover probate fees and other expenses. By placing assets in the trust, they are kept outside of the estate and are not subject to freezing upon death. This helps avoid delays or the need for executors to borrow money during the probate process.	£950+vat per person*
<b>EDUCATION TRUST</b> An Education Trust allows you to set aside funds for education or university funding. Assets and any growth on the funds are outside of the estate. This might be suitable for either parents (or grandparents) who have sufficient assets that they have earmarked for their children's education.	£950+vat per person*
<b>LIFE INSURANCE TRUST</b> Fixed fee for arranging for your Life Policy to be written into trust. Includes any correspondence with the Life Insurance provider. (2 <sup>nd</sup> or subsequent policies written into trust)	£950+vat per policy* (£350+vat per additional policy trust)*
<b>DEATH-IN-SERVICE POLICY TRUST</b> Fixed fee for arranging for your Death-in-Service life Policy to be written into trust. Includes any correspondence with the Life Insurance provider. (2 <sup>nd</sup> or subsequent policies written into trust)	£950+vat per policy* (£350+vat per additional policy trust)*
<b>DISABLED PERSONS TRUST</b> Designed to provide for vulnerable beneficiaries with disabilities or lacking capacity to look after their assets. In many cases, such a Trust can be created and used without affecting the entitlement of the beneficiary to means-tested benefits.	£950+vat per person*
<b>LOAN TRUSTS</b> (to grow assets but outside of your estate) Designed to place assets into a trust structure so that the growth is outside of the estate (and within the trust's protection). You still have access to the original amount invested, by virtue of you having 'loaned' the value to the Trust. You can undertake further IHT planning by 'waiving' segments of the loan repayments so that further sums are within the Trust's ownership and outside of your estate.	£950+vat per person*
<b>PENSION PRESERVATION TRUST</b> Placing pension and death in service benefits into trust can help ensure your assets are preserved and passed on to your chosen beneficiaries securely and tax-efficiently, providing greater control and peace of mind. Including liaising with the pension company as to nominating the benefit to the Trust structures you create. We offer a complimentary consultation with our in-house expert to help you explore the best strategies for investing pension trust assets.	£950+vat per person*
<b>DOCUMENTS TO ACCOMPANY LIFETIME TRUST ARRANGEMENTS</b> Supplemental Documentation (setting out future administration and destination of assets) Including where appropriate, assistance with preparing HMLR documents and to record as applicable the Trusts and registration at HM Land Registry (*HMLR disbursements & conveyancing charges may apply in addition)	£595+vat per person*

## DEEDS OF VARIATION (and including Trusts)

### **DEED OF VARIATION TRUST**

Including a full review of your estate planning and IHT position, preparation of the Deed of Variation and separate accompanying trust Settlement

£750+vat per person\*

### **DOCUMENTS TO ACCOMPANY THE DEED OF VARIATION TRUST**

Supplemental Deeds (setting out future administration and destination of assets)

£595+vat per person\*

Including where appropriate, assistance with preparing HMLR documents and to record as applicable the Trusts and registration at HM Land Registry (HMLR disbursements may apply in addition)

\*\*For all Lifetime Trusts or Deed of Variation Trusts – there will be elements of ongoing Trust Management – and we will send out a separate letter of engagement (from our Trust Management department) in that regard to cover those elements of ongoing work\*\*

### **DEED OF VARIATION (with no trust arrangements)**

Including a full review of your estate planning and IHT position, and preparation of the Deed of Variation documentation.

£595+vat per person

## HMRC TRUST REGISTRATION

### With the Trust Registration Service (TRS)

Including all work required to arrange the registration of a newly 'active' trust.

£295+vat per trust  
(50% reduction for any related trusts being registered)

## INHERITANCE TAX CALCULATION AND REVIEW

Preparation of a working IHT assessment covering your current expected IHT position (for a married couple or individual)

£350+vat  
(for a couple or individual)

## CASH FLOW MODELLING

Comprehensive cash flow modelling review.

Assessment of financial position to help prepare for key milestones such as gifting, retirement and wealth transfer.

£350+vat  
(for a couple or individual)

## LASTING POWERS OF ATTORNEY (LPAs)

### **PREPARATION & REGISTRATION OF PERSONAL LPAs**

Single LPA charge per person (financial or health).

£440+vat  
(per LPA per person)

This includes:

- All LPA advice prior to preparation of the LPA documents;
- Preparation of the LPA documentation;
- All registration work undertaken with the Office of the Public Guardian.

*In addition, LPA OPG registration fee will apply for registration of LPAs £92 per LPA*

LPA charge per person for both types (financial and health).

This includes:

- All LPA advice prior to preparation of the LPA documents;
- Preparation of the LPA documentation;

£660+vat  
(both LPAs per person)

- All registration work undertaken with the Office of the Public Guardian.

*In addition, LPA OPG registration fees will apply for registration of LPAs £92 per LPA*

**PREPARATION & REGISTRATION OF BUSINESS LPA**

£700+vat per person

Inclusive of:

A review of LPA requirements for your business purposes  
 Drafting of LPA documentation inclusive of all necessary provisions relating to your business  
 All work to arrange registration of your Business LPA at the Office of the Public Guardian

*In addition, LPA OPG registration fees will apply for registration of LPAs £92 per LPA*

**LPA UPDATES**

Updating of LPA information to the Office of the Public Guardian on your behalf.

£55+vat per person

**GENERAL POWER OF ATTORNEY**

Advice and preparation of a General Power of Attorney (usually covering the interim period while LPAs are registered):  
 This charge shall be waived if LPAs are also undertaken.

£275+vat per person

**PROPERTY WORK**

**TRANSFER OF OWNERSHIP (at no financial consideration)**

£595+vat per property estimated\*

Including either a formal Land Registry transfer or a Transfer of Equity under a Declaration of Trust.

Obtaining Office Copies of the Land Registry Title

Assisting with preparation of TR1 and AP1 or ancillary Land Registration forms.

Solicitors' costs & HMLR disbursements for finalisation and lodgement to HMLR are to be confirmed in addition.

Note:

if separate consent(s) are needed from Existing Management

Company/Mortgage Company: additional charge from the conveyancing solicitors will apply for any such mortgage/charge consent.

**FIRST REGISTRATION OF TITLE (FOR UNREGISTERED LAND)**

£1,500+vat per property estimated\*

Obtaining original Title Deeds, checking the root of Title, preparing an up-to-date Epitome of Title, preparing the list of documents and the HM Land Registry forms FR1 and DL.

**TENANTS IN COMMON OWNERSHIP (FROM JOINT TENANTS)**

£395+vat per property (50% of the cost for 2<sup>nd</sup> property)\*

On the assumption the property is already registered at HM Land Registry in joint names (as joint tenants)

Including obtaining Office Copy Entries of the Land Registry Title

Preparation of Notices and arranging completion of Land Registration forms for the Land Registry submission

**LOAN SECURITY (Property)**

Loan Agreements, Legal Charge, Equitable Charge property arrangements.

Price on application\*

Including:

Obtaining Office Copies of the Land Registry Title

Assisting with preparation of documentation.  
Solicitors' costs & HMLR disbursements for finalisation and lodgement to HMLR are to be confirmed in addition.

**Note:**

if separate consent(s) are needed from Existing Management Company/Mortgage Company: additional charge from the conveyancing solicitors will apply for any such mortgage/charge consent.

**COURT OF PROTECTION WORK**

Assisting with Deputyship applications (for persons lacking sufficient mental capacity & where no LPAs are in existence): £1500+vat\*  
Costs are guided and often fixed by the Court of Protection.  
For other Court of Protection applications: hourly rate charges apply.

**MEETINGS & ADVICE WORK**

**VIDEO MEETINGS (TEAMS/ZOOM CALLS)**

1<sup>st</sup> Meeting or Discussion  
Upon Instruction: 2<sup>nd</sup> (or 3<sup>rd</sup>) meeting to run through draft documents  
Meetings for additional advice and assistance No additional charge  
No additional charge  
Hourly Rates (see below)

**MEETINGS AT ONE OF OUR OFFICES**

1<sup>st</sup> Meeting or Discussion  
Upon Instruction: 2<sup>nd</sup> (or 3<sup>rd</sup>) meeting at one of our offices to run through draft documents  
Meeting for Witnessing documents  
Meetings for additional advice and assistance No additional charge  
No additional charge  
No additional charge  
Hourly Rates (see below)

**OUT OF OFFICE APPOINTMENTS**

1<sup>st</sup> Meeting or Discussion  
Upon Instruction: 2<sup>nd</sup> (or 3<sup>rd</sup>) meeting out of office to run through draft documents  
Meeting for Witnessing documents at one of our offices  
Meeting for Witnessing documents (at your home or out of office)  
Meetings for additional advice and assistance No additional charge  
£125+vat per meeting  
(incl of travel expenses)  
No additional charge  
£125+vat per meeting  
(incl of travel expenses)  
Hourly Rates (see below)

**HOURLY CHARGING RATE**

For separate advice, ongoing acting and reviews following completion of primary documents (Wills etc), meetings, document review and preparation.

Robert Cartmell – Director £295+vat per hour  
Jeremy Mills – Director £295+vat per hour  
Iain Wanstall – Senior Consultant £275+vat per hour  
Cameron McKay – Estate & Financial Planning Consultant £250+vat per hour  
Oreste Mele – Associate Adviser £185+vat per hour  
Support Staff £140+vat per hour

**STORAGE**

(of all original completed documents, a one-off payment): £45+vat per person

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