Trust Inheritance

Service Configuration

The Trust Inheritance portal is specifically configured to deliver a curated subset of services. Their service model is categorized into three primary pillars:

1. Legal Document Support

- **Will Writing**
- **Living Will**
- **Lasting Power of Attorney (LPA)**

2. Bereavement Support

- **A Little Help**
- **A Little More Help**
- **Lots of Help**
- **Hand It All Over**
- **Book A Callback**
- **Bereavement Counselling**

3. Final Wishes Support

- **My Documents**
- **Personal Messages**
- **Funeral Wishes**
- **Digital Legacy**
- **Trusted People**
- **Nags**

Service Catalog: Trust Inheritance

Service 1: Will Writing

- **Definition:** A legal document which allows you to express your wishes as to how your money, property and possessions should be distributed when you die. Choose a single Will if you're single, widowed or not living with a partner. Choose a mirror Will if you're married, in a civil partnership or living together (co-habiting).
- **Value Proposition & Benefits:**
  - Quick and easy
  - Jargon free
  - Written by experts with years of experience with this type of thing.
  - Set out so you can fill in the questions at a pace to suit you.
  - Instantaneous. Your Wills(s) are produced immediately and added to your important documents, ensuring your trusted people can access the latest version.
  - Convenient. You can print and sign your Will when you want.
  - Value for money.
- **Pricing & Features:**
  - **Online single Will:** £90.00 (including VAT)
  - **Online Mirror Will:** £180.00 (including VAT)
  - **Included Features:** Unlimited access to your Will and the ability to produce as many copies as required; Help and advice on how to sign your Will correctly; Help at the end of the phone whenever it is needed.
  - **Support Contact:** For telephone and video appointments, please contact us on 01934 422 991 or email customercare@trustinheritance.com.

Service 2: Living Will

- **Definition:** In simple terms a Living Will is a way in which you can let medical professionals know your wishes now, about your health care and treatment in the future, at a time when you may not be able to express them yourself. A Living Will, also known as an Advance Directive states the circumstances in which you would like treatment to stop or which treatments you would like to refuse completely (it cannot be used to request certain types of treatment). It can also contain details of how much involvement you would like your loved ones to have in these decisions or if you would like to leave them to medical professionals. The document is legally binding and must be followed by the health care professional administering treatment as long as it is valid and applicable to the situation.
- **Use Case & Necessity:** While you have capacity you can discuss your treatment directly with your doctors and jointly map out a treatment plan. However, if you

were to be taken to hospital unconscious or are unable to make decisions yourself, temporarily or permanently, due to certain conditions like Alzheimer's or dementia; your doctors, after discussions with your loved ones, would make treatment decisions for you. Although medical professionals have a legal and ethical obligation to act in your best interests, they don't know all of your beliefs, or if you have strong views about particular situations. You may not have had a chance to discuss these with your loved ones either. By drawing up a Living Will, you're providing reassurance about your wishes and removing some of the burden from your family or friends, who will be making decisions on your behalf at a time which could be extremely emotional for them.
- **Comparison to LPA:** A registered Health and Welfare LPA helps your loved ones with decisions on the type of healthcare you may need, day to day issues or if residential care is needed for example. There is an option within a Health and Welfare LPA which gives your attorneys the power to refuse/consent to life sustaining treatment. However, it does not allow you to give guidance, conditions or help them make these decisions based on what you would want and in what scenario. A Living Will and Advance Statement, combined with a Health and Welfare LPA, makes sure all of your health decisions are thought about now, ready for the future.
- **Tool Benefits:**
  - It is quick and easy.
  - It is not just a form to fill in; it guides you in a logical and manageable way without jargon.
  - Allows you to access your Living Will when you want, add new information whenever you need and update it as and when.
  - Produces your Living Will instantly; a copy of the document is automatically added to your Filing Cabinet, ensuring your trusted people can access the latest version.
  - Gives you the ability to print and sign your Living Will at your convenience, with detailed instructions on how to do so.
- **Pricing:** £60.00. Support available via the 'Need Help' button during the process.

Service 3: Lasting Power of Attorney (LPA)

- **Definition:** A legal document, which allows you to appoint your most trusted people, attorneys, to make decisions on your behalf. These may be decisions about your financial affairs (as set out in a Property and Financial Affairs LPA), and your health needs (set out in a Health and Welfare LPA). If you don't have a LPA in place and you lose the ability to manage your affairs, for example through accident or illness, then your family would need to apply to the Court of Protection for a Deputyship Order. This is very costly, time-consuming and emotionally difficult; and comes at a time when your loved one may be struggling to cope.

- **Category - Property and Financial Affairs LPA:** Choose one or more people to make decisions about matters relating to: Paying household bills or transferring money in and out of bank accounts; Collecting benefits or salaries owed to you; Selling or transferring your home; Managing the upkeep of your property. This type of LPA can be used for short periods of time or on a more permanent basis.
- **Category - Health and Welfare LPA:** Choose one or more people, to make decisions about matters relating to: Your daily routine (e.g. eating, taking medication); Your medical care; Moving into a care home; Decisions about life-sustaining treatment. This type of LPA can only be used when you have lost the ability to make your own decisions.
- **Why Use this Tool:**
  - Comprehensive tool with lots of help and guidance.
  - Quick, easy, and jargon-free.
  - Written by experts with years of experience.
  - Self-paced question format.
  - Instant production and automatic filing for trusted person access.
  - Detailed printing and signing instructions.
- **Pricing:**
  - **Online:** £240.00 per person, per Lasting Power of Attorney.
  - **Included Features:** Unlimited access to your LPA documents; Help and advice on how to sign your LPA correctly; Help at the end of the phone whenever it is needed.
  - **Support Contact:** 01934 422 991 or email customercare@trustinheritance.com.

Service 4: A Little Help

- **Definition:** A free foundational tool to help families, executors, and administrators discover the immediate steps required following a death. This covers registration of death, death certificates, funeral arrangements, dependent care, property security, and asset distribution.
- **Use Case:** Ideal for those seeking initial guidance and a wealth of information available via a single click.
- **Recommendation:** If users require tools to physically administer the estate (rather than just a guide), they should proceed to the **Executor Toolkit (A Little More Help)**.
- **Pricing:** Free of charge.

Service 5: A Little More Help (Executor Toolkit)

- **Definition:** An online digital toolkit allowing users to apply for a Grant of Probate and fully administer an estate online. It features automated checklists, technical support, and a fixed-fee structure.
- **Key Capabilities:**
    - Registering death and funeral arrangements.
    - Applying for Grant of Representation (Probate/Administration/Confirmation).
    - Generating 50+ pre-populated letters for organizations and beneficiaries.
    - Securely producing relevant HMRC forms and legal Estate Accounts (England & Wales).
- **Use Case:** For individuals who want to stay in control and save money by completing Estate Administration themselves, while benefiting from the structure, security, and technical support of a professional system.
- **Pricing: £600.00** (£500 + VAT).
    - *Note:* First two sections are free to trial. Third-party costs (e.g., Probate Court Fees) are not included.

Service 6: Lots of Help

- **Definition:** A hybrid service where the Trust Inheritance Legal Team completes and "Fast Tracks" the Grant of Representation (Probate) application, while the user utilizes the Executor Toolkit for administrative tasks.
- **Key Capabilities:**
    - **Fast Track:** Reduces Grant of Probate time from months to weeks.
    - **Legal Handling:** A professional handles stopping mail, notifying institutions, placing statutory notices, and liaising with the Probate Registrar.
    - **Financial Tasks:** Calculation of Inheritance Tax (IHT) eligibility and arranging relief (e.g., Nil Rate Band).
- **Use Case:** Ideal for those who want to save money by doing some admin themselves but want a legal team to handle the complex legal filings and speed up the process. *Note: Not suitable if IHT is found to be payable.*
- **Pricing: £1,620.00** (£1,350 + VAT).
    - *Note:* Third-party costs not included.

Service 7: Hand It All Over

- **Definition:** A fully managed service where an SRA Regulated solicitor assumes all legal liability and completes the entire administration of the estate from start to finish.
- **Key Capabilities:**
  - Total delegation to a specialist Solicitor.
  - Solicitor assumes full liability for the estate administration.
  - Regular progress updates provided to the client.
- **Use Case:** For users who prefer a specialist to deal with the entire matter, ensuring every step is finalized professionally without user intervention.
- **Pricing:** From **£5,220.00** (£4,350 + VAT).
  - *Note:* Third-party costs not included.

Service 8: Book A Callback

- **Definition:** A direct support line to a specialist bereavement adviser for users with questions about estate administration or those considering the "Hand It All Over" service.
- **Use Case:** Recommended for users who are unsure of their options or need reassurance before proceeding with a specific tool.
- **Contact Info:** 0800 840 1665.
- **Pricing:** Free of charge.

Service 9: Bereavement Counselling (GriefChat)

- **Definition:** An emotional support service providing direct access to specially trained Bereavement Counsellors to help with the psychological impact of loss.
- **Key Capabilities:**
  - Direct chat with experts to explore the impact of grief.
  - Help finding additional support systems.
  - Provided by partner "Professional Help Limited."
- **Use Case:** For individuals struggling with overwhelming feelings who find it easier to talk to a professional outside of their immediate social circle.
- **Availability:** Monday–Friday, 9am–9pm (Chat); Email support available outside these hours.
- **Pricing:** Completely free service.

Service 10: My Documents (Digital Filing Cabinet)

- **Definition:** A digital organizational tool designed to centralize and secure vital information. It covers legal paperwork, everyday financial data (banking, insurance, mortgages), and digital media libraries (photos, e-books, music).
- **Key Features:**
    - **Reminders:** Automated alerts for document renewal dates.
    - **Access Control:** Allows "Trusted People" to retrieve information when necessary.
    - **Cloud Security:** Uses high-tier encryption and technology to ensure data protection.
    - **Management:** Simple layout for uploading and storing documents with a single click.
- **Use Case:** Critical for the "paperless" age. Research shows 50% of people cannot access a deceased loved one's accounts; this tool creates an accessible record for heirs.
- **Pricing:**
    - **Basic:** Free to use.
    - **Premium: £49.00 per year** (Includes document uploads, folder customization, and unlocks Personal Messages, Funeral Wishes, and My Digital Legacy).

Service 11: Personal Messages

- **Definition:** A digital safe-haven for creating personalized messages (video, text, and pictures) for loved ones.
- **Key Capabilities:**
    - **Scheduled Distribution:** Securely stored and distributed by chosen "Trusted People" only when the time is right.
    - **Multimedia Support:** Full support for video, text, and photos to capture a life story.
- **Use Case:** Designed to ensure final goodbyes and life legacies are not left to chance, allowing for a controlled and meaningful delivery of final words.
- **Pricing:** Included in the **Premium Subscription (£49.00/year)**.

Service 12: Plan a Funeral (Funeral Wishes)

- **Definition:** A guidance tool to document specific religious, spiritual, or personal preferences for funeral arrangements (e.g., burial vs. cremation, coffin choice, music, and procession route).
- **Key Capabilities:**

    - **Memorandum of Funeral Wishes:** Generates a formal document that can be kept with a Will.
    - **Pre-payment Integration:** Information on locking in today's prices via pre-paid plans to avoid inflation.
- **Use Case:** Reduces the emotional and decision-making burden on grieving family members by providing a clear "roadmap" of the user's wishes.
- **Pricing:** Included in the **Premium Subscription (£49.00/year)**.

Service 13: My Digital Legacy (Online Assets)

- **Definition:** A specialized module to manage a user's "Online Presence," including email accounts, social media, digital investments, and storage devices.
- **Key Capabilities:**
    - **Memorandum of Wishes:** A document listing all online accounts and instructions (e.g., "memorialize Facebook" or "transfer photos").
    - **Automatic Sync:** The document is automatically added to the user's "DigiFile" for access by attorneys or executors.
- **Use Case:** Prevents the loss of digital content (photos, assets) and stops unwanted subscription costs after a user becomes incapacitated or passes away.
- **Pricing:** Included in the **Premium Subscription (£49.00/year)**.

Service 14: Trusted People

- **Definition:** A security and access management feature allowing users to nominate up to four individuals to manage their account in an emergency.
- **Security Protocol:**
    - **Notification:** Nominees are notified via email of their role.
    - **Secure Access:** Nominees receive unique, high-security login credentials.
    - **Activity Transparency:** All nominated Trusted People receive an email alert if any one of them logs into the account.
- **Use Case:** Essential for ensuring that executors or family members have immediate, authorized access to the platform's documents and instructions during a crisis.
- **Pricing: Free of charge** (Nomination and management).