

# Legal Services

Experienced legal advice  
for our clients

Safe. Secure. McClure.



**McClure**  
SOLICITORS



# Welcome to McClure Solicitors Legal Services

Dear Client

## Why we are different

Thank you for entrusting the preparation of your legal documents to McClure. It is my job as Managing Director to ensure that you receive the best service possible.

## Our Background

The firm of McClure was founded in 1853 so we have a wealth of experience. We became a limited company in 2015 as a result of our increased size. We originally serviced only the West of Scotland but our services gradually became in demand throughout Great Britain. We are now a national company with offices in London, Edinburgh, Cardiff as well as Birmingham, Exeter, Leeds, Liverpool, Newcastle, Plymouth, Southport, Truro, Aberdeen, Glasgow and Inverclyde.

## Our Clients

We service around 600 Clients every month, and they come to us from many sources. Many are existing clients, or referred to us by existing clients. Clients are also introduced to us from Independent Financial Advisers, Members of the Institute of Professional Will Writers and even other solicitors. And many of our clients are recommended to us by charities.

## Importance of a Will

Without a Will, the law decides who is to get your estate when you die, not you. And it will cost more and take longer to wind up your estate. There are many disasters when clients die without a Will. Everyone should make their Will now and not put it off. It is natural to put it off but you then are at risk. Many people put it off and then die intestate. Don't take that risk.

Now that you have actually got to the stage of making an appointment, please ensure that you keep it. You won't regret it. Remember, even if you are not sure what you want to put in your Will, we can arrange a temporary Will which you can update at any time. Our updates are quick, easy and free of charge.

## Wills

We provide all of our Wills free of charge, but suggest you consider a donation for a Charity of your choice. There is no age limit. The free service is not restricted to simple Wills. We even include a home visit if that is required for those who can't reach one of our offices. We are the only solicitors in Great Britain who provide this service all year round. We can only afford to do so as over half of our free Will clients use us for something else. So everyone benefits.

## Our other Legal Services

We offer many other Legal Services. The following pages detail these. We recommend you seriously consider Power of Attorney, whilst others will depend on your personal circumstances. One of my staff will chat through the services and give you the advice you need. I am sure you will find some of these services of interest.

*Join us and be part of our continued success. From what our existing clients tell me, you won't be disappointed!*



**- Andrew Robertson, Managing Director**

**Just phone 0800 852 1999 for assistance**

# WILLS

## McClure Solicitors are pleased to provide Free Wills for Charity

### **Why do I need a Will?**

You already know that every adult should have a Will. Without a Will the law decides who inherits. With a Will you decide. With no Will it will usually take longer and cost more to wind up your estate.

### **Why should I use McClure?**

- 1 We have been preparing Wills since 1853 so we are good at it. We prepare thousands per year. So you are in good hands.
- 2 A standard Will only states who is to benefit when you die. Estate Planning Wills ensure that your estate finishes up where you want it. Quite a difference.
- 3 At present we will prepare your Will free of charge. Just consider a donation for a Charity of your choice. So now you can support your preferred Charity and get a good deal.

### **What McClure can do for you.**

- We make your Will free of charge.
- You don't pay.
- You consider a donation for your preferred Charity.
- All of your donation goes to the Charity.
- Simple as that.

### **Why do we do it?**

- Everyone benefits.
- You get the Will you need.
- We raise funds for Charity.
- Over 50% of clients go on to use us for other services.

**Just phone 0800 852 1999 for assistance**

# WILL REVIEW

## McClure Solicitors are pleased to provide free Will Reviews

### Why should I have my Will reviewed?

- Sometimes a Will is sufficient but very often it is not.
- Your circumstances may have changed.
- Research shows that 1 in 4 Wills are defective or of poor quality\*.
- A Will only directs where your assets go when you die. Not where they will end up. Quite a difference.

### Why should I do it now?

- If you leave it until you die, it will be too late. Do it now.

### Why should I use McClure?

- We prepare thousands of Wills each year.
- We see many families where a Will is simply not enough.
- We see many Wills with errors.
- The review is free of charge. We call it a safety check.

- If you need a new Will, that is free of charge as well. Just consider a donation for a Charity of your choice.

### What McClure can do for you.

- We review your Will free of charge.
- You don't pay.
- You get a new Will, if necessary, at no cost.

### Why do we do it?

- Everyone benefits.
- You get a professional second opinion.
- You get a new Will – if you need it.
- Over 50% of clients go on to use us for other services.

\*Solicitors Regulation Authority Survey (details available)

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## What our Clients say about McClure Free Wills & Will Reviews

*"I wanted to make a donation to a charity I support and I'm really glad I chose to do my Will through the McClure charity partnership as I got to donate and I got the Will I needed.*

*After meeting with the consultant at McClure's, I quickly realised the importance of making a Will as I got to decide who would inherit - and not the law.*

*I will be urging friends and family to do likewise. Initially, I was quite apprehensive and worried but I can't thank McClure enough for making the whole process so simple and easy to understand and for having taken a great weight off my mind." - Mrs S*

*"I would give McClure Solicitors a Ten rating for their professional yet very friendly service. I wouldn't hesitate to use them again and will certainly recommend them to family and friends should the opportunity arise." - Mr C*

*"Thank you for your services in relation to drafting our Wills. It has been a pleasure dealing with yourselves." - Mr & Mrs G*

*"My friend and I had a meeting yesterday with one of your staff at the Age Concern offices. My friend was there to make a new Will. We have to say that the service was extremely helpful and we cannot praise it highly enough. The service made what could have been a stressful time, a lot easier and the advice was extremely helpful and steered us in the right direction. We just feel that such help should not go unnoticed." - Mr & Mrs A*

Just phone 0800 852 1999 for assistance

# POWER OF ATTORNEY

McClure Solicitors are pleased to provide  
Powers of Attorney for only £199.

**Q. What is a Power of Attorney (LPA in England & Wales and POA in Scotland)?**

A. It is a legal document which appoints someone to act for you if you become unable to make decisions or manage your affairs.

**Q. Why do I need a LPA/POA?**

A. 1 in 3 of us die with dementia. Without a LPA/POA, your family may need to go to Court. It's a nightmare.

**Q. Why should I do it now?**

A. If you leave it until you need it, it will be too late.

**Q. Why should I use McClure?**

- We prepare thousands of Powers of Attorney each year.
- We let you decide whether & when to register it. This can save you around £100 per person.
- You keep control.
- We include a caveat. So even if it's signed and registered, no-one can use it until you say so.
- At present we will prepare your Power of Attorney for only £199.
- We include your Welfare Power of Attorney free of charge.
- And we will donate £30 to Charity.

Just phone 0800 852 1999 for assistance

# FAMILY PROTECTION TRUST

## McClure Solicitors pioneered the Family Protection Trust

It is a multi-purpose product. If you want to:

- Avoid the cost and delay of Probate when you die.
- Ensure that your beneficiaries inherit at the right time and not the wrong time.
- Ensure that your estate stays in the bloodline.
- Avoid unwanted claims on your estate when you die.
- Ensure that your Will is not thwarted by children's Inheritance Act claims (England & Wales) or children's Legal Rights claims (Scotland).
- Protect your children against Inheritance Tax.
- Protect at least half your estate against care costs.

**Then you need a Family Protection Trust.  
McClure's advice is free of charge.  
You only pay if you use one of our products.**

### ***Q. Why should I use McClure?***

- A. McClure Solicitors introduced the Family Protection Trust in 2002. It is a lifetime discretionary trust, but we renamed it as the Family Protection Trust to reflect what it does.

Although others now use the same name, the Trust is not always prepared by McClure Solicitors. When you deal with McClure you are dealing with a reputable company of solicitors who have been advising our clients for over 160 years.

**Just phone 0800 852 1999 for assistance**

## FAMILY PROTECTION TRUST

**Q. Could I use another company offering a Family Protection Trust?**

A. Yes, you could use other solicitors to set up a trust. Other companies may well offer a Family Protection Trust, however, their claims may not be justified or backed-up.

When you choose McClure Solicitors, you know you are instructing a company that manages trusts for over 20,000 clients and is one of the leading solicitor firms in trust management across Great Britain.

**You only set up a Trust once. So make sure you do it right.**

**McClure Solicitors is a reputable company....let us make sure you are kept right.**

## CLIENT FEEDBACK

*“Your help and advice throughout was a great support to myself and my family and made this time a lot easier. I would recommend putting family assets into a trust to anybody as it is a weight off of your shoulders and would also recommend McClure Solicitors.” - Mr C*

*“In regards to my father’s trust, I wish to record that the aforementioned were above reproach in regards to dealing with the Council and settling the amount that my father will contribute to the cost of his care. The outcome is exactly what we hoped for and the assets within the trust will be intact. The service from McClure was quick and efficient and we will definitely recommend to family and friends.” - Mr W*

**Just phone 0800 852 1999 for assistance**

## CARE COSTS

**Care Costs are a great concern for many people.**

The rules are complex. And the implementation of them is even more complex.

There is a lot you can't do. But a lot you can do.

It is hard to get reliable advice. Some advice is unclear or just plain wrong.

McClure Solicitors have vast experience in this area and have already helped over 18,000 clients.

**Our advice is free.**

**You only pay if you use one of our products.**

**So why not arrange an appointment and find out your options?**

## CLIENT FEEDBACK

*"I am so grateful for the help you have given me in dealing with the problems which have arisen due to my husband's placement in a home." - Mrs C*

*"We are grateful to McClure Solicitors for upholding this case and winning this outcome on our behalf. We received good written correspondence on the progress of the case, they were friendly and very efficient and always available when we had any questions. We would not hesitate to recommend their services to any persons pursuing similar business." - Mr & Mrs H*

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## CARE COSTS

### **Q. Can I give my house away to avoid care costs?**

A. Yes you could, but we would not recommend parents giving their house away to avoid care costs. Although at the time it might feel like the right thing to do, the implications of doing this are not always fully explained to the client.

We would offer the following advice:

- Don't transfer your house to your children
- This may be seen as deprivation of assets by the local council
- It is very likely this will not avoid the paying of care costs
- You lose control of your house
- Your children will face a Capital Gains Tax bill when they sell the house

A more secure option is to consider a Family Protection Trust offered by McClure Solicitors.

We have been helping our clients for many years and we know the law and how it works. We know lots of legal firms avoid this because they don't deal with this on a day-to-day basis. We do and this is a part of the law we specialise in.

**Call McClure Solicitors today – the specialists in advising on care costs. We will keep you right.**

**Just phone 0800 852 1999 for assistance**

# McClure Solicitors – The Team

*Here to make your life easier.*



The team highly commended for **Excellence in Business Development** in London at the Law Society Excellence Awards in October 2018.



Here we are presenting a legacy cheque for £35,582.74 to the **Royal National Lifeboat Institution** in July 2018.



McClure named as **No. 1 Fundraiser in the UK** by Will-Aid in 2018, raising £26,284 – the most ever raised in one national will-writing campaign!



**Macmillan Glasgow Takeover Day in July 2019.** Glasgow staff volunteering their time to bucket collect and raise awareness for Macmillan Cancer Support.



Yet another trophy for the McClure mantelpiece. Winning **Best Probate Law Firm in Scotland** at the Probate Research Awards in February 2019.

Over the last 12 months we have raised over **£259,150** in cash donations for over 345 charities!! **Thanks** to all our clients.

## **OTHER ESTATE PLANNING SERVICES**

Although McClure Solicitors is renowned for its estate planning services, as you would expect, we also offer many other legal services. And have been doing so for over 160 years.

These are detailed for you over the following pages.

## **ESTATE ADMINISTRATION / PROBATE & EXECUTRY**

When a person dies, either with or without a Will, their estate must be wound up. That is when all their assets are gathered in, any debts paid off, and what's left is paid out to the beneficiaries. This is the Probate procedure in England, and executry procedure in Scotland.

This process can be long, expensive and confusing. Not with McClure, as we try to take the stress away at what is a difficult time for the family. McClure administer estates promptly and our fees are assessed independently, so you can be confident of our costs. In fact, most of our probate cases are completed within 6 months.

**Just phone 0800 852 1999 for assistance**

## FUNERAL PLANS

Did you know that the cost of funerals is increasing by more than 6% per annum? Funerals are not cheap either. A Funeral Plan means you pay in advance at today's price. You avoid the increases and your family is not burdened with the expense and stress.

Also with a Funeral Plan, if you change your mind you can have your payment refunded subject to a small administration charge. For many people a Funeral Plan makes not only practical but financial sense.

## EQUITY RELEASE

This is where you can release money from your property without having to move or sell your house.

You can take the fund as a lump sum or access it as you go along — you choose. There are no monthly repayments, the interest rolls up and is only payable when the property is sold. Or if you prefer you can pay the interest and avoid the sum owed increasing. Interest rates are very attractive and can be fixed for life.

Home equity release can be an ideal way of supporting yourself in later life or simply used to give your bank balance an extra cash boost!

## INHERITANCE TAX & ESTATE PLANNING

Reducing or avoiding an inheritance tax liability requires forward planning. As part of our Estate Planning process, McClure can provide tailored, practical advice that will allow you to avoid inheritance tax while you still keep control of your assets.

Even if you don't see yourself exceeding the current threshold of £325,000, or £650,000 for a married couple, inheriting in the future could change all that. McClure will explain how you can inherit or pass on assets without creating an inheritance tax problem and how to get a 100% exemption after just two years.

McClure has user-friendly solutions that are not generally offered elsewhere.

## FINANCIAL SERVICES & WEALTH MANAGEMENT

McClure Wealth Management Ltd is our sister company and works hand in hand with our other departments and external partners so that they can provide you with a holistic, one stop shop for financial advice tailored to every stage of your life.

We are partners of St James Place, so you are in good hands for all your financial advice.

## CLIENT FEEDBACK

*“Our property was sold quickly allowing us to move forward with the next stage of our lives and I have no doubt this was achieved by the strategy suggested by the team.” - Mr & Mrs F*

*“I was very happy with the service you provided as I would have found this very difficult to deal with on my own at this very stressful time and it took all the pressure away from me.” - Miss C*

Just phone 0800 852 1999 for assistance

## CONVEYANCING

McClure Solicitors has expertise in all aspects of conveyancing and can act for you anywhere in Great Britain. We operate on the principle of the three 'C's:

### **Conveyancing**

We check the title deeds for no nasty surprises to ensure that you receive and give a good title. And, most importantly, that you get your keys on time!

### **Cost**

We have a sophisticated case management system which helps keep costs down. We can quote a fixed fee in advance.

### **Communication**

We realise that it is not enough to do a good job. You need to be kept in the picture. What is routine to us can be stressful to you. Accordingly, we appreciate that regular communication is vital to your relationship with us.

## SELLING YOUR HOME

Use McClure's internet based Estate Agency service. Gone are the days of having to contact all the local Estate Agents to find your next home. Most people find their home these days on the internet.

This lets McClure sell your home wherever you are in Great Britain. And the saving in the cost of local offices allows us to provide an enhanced service.

We have been selling clients' houses for over 100 years. We therefore combine substantial past experience with state of the art technology.

**Just phone 0800 852 1999 for assistance**

## FREQUENTLY ASKED QUESTIONS

**Q** *Solicitors are expensive aren't they?*

**A** McClure's advice is free of charge. You only pay if you use one of our products. As you will have seen, some of these services are free and others will be charged with a fee. Due to the volume of legal work we carry out, our fees are kept to a minimum. We offer the same quality as other solicitors but at a great price!

**Q** *How do I know I can trust McClure Solicitors?*

**A** We are a leading law firm in the services provided. And we have been servicing our clients for over 160 years. We are partnered with over 108 charities, although this is growing all the time, who trust us with looking after their clients, volunteers and staff. So you can trust us with your affairs.

**Q** *What do I do if I am unhappy with the advice I receive?*

**A** Just let us know why you are unhappy with the service you have received. We will ensure that if your complaint is justified, it will be rectified. Every client is sent a feedback form on completion of their legal papers, so you have a chance to tell us what you think, and we are pleased to say, nearly all responses are positive. Our Directors see every response and will deal with any concerns you may have.

**Q** *Do I need to let my current solicitor know if I use McClure Solicitors legal services?*

**A** There will be occasions when we work in conjunction with your current solicitor—we will do this on your behalf. If we are re-writing your Will, there is no need to contact the previous solicitor or firm who prepared the original Will.

Just phone 0800 852 1999 for assistance

For practical and trustworthy advice contact McClure Solicitors on:

- Freephone 0800 852 1999
- Email [contactus@mcclure-solicitors.co.uk](mailto:contactus@mcclure-solicitors.co.uk)
- Arrange an appointment
- Let McClure do the rest



**McClure**  
SOLICITORS

When you call the 0800 number you will be speaking with McClure Solicitors Ltd. Our opening hours are Monday to Friday 9am to 5pm.

McClure Solicitors is a trading name of W W & J McClure Ltd with a Company Registration No of SC449762 and is regulated by both the Solicitors Regulation Authority (Reg No 561547) and the Law Society of Scotland (Reg No 19114).