



Carers And Parents of adults with learning disabilities in Enfield

Community House
311 Fore Street
Edmonton
N9 0PZ

Chair: Surojit Walawalkar
Vice-Chair / Secretary: Wendy Berry
Treasurer: John Berry
Administrator: Luan Malley

Tel: 020 8373 6228
Email: CAPE@e-d-a.org.uk

Minutes

Meeting: Monday 6th December 2021 10am to 1.00pm
Present: Board members: Wendy Berry (WB) Surojit Walawalkar (SW), Jane Richards (JR), Minute Taker: Luan Malley from EDA
Apologies: Bernadette Reigar, Roger Hill
Members attended: 17

AGENDA	
1	Welcome & Apologies
	WB welcomed members and introduced Roger Galloway - Professional Estate Planner and Trust Specialist
2	Roger Galloway from Honey Legal – The Will Associates Ltd
	<ul style="list-style-type: none"> • Roger introduced himself and gave a brief history of his previous and current employment • The Will Associates have an online presence and also trade as Honey Legal. • The groups were informed of the company’s history. Honey Legal is a professional Trust. In 2019 they had a client base of around 27,000 which has increased over the last two years and they now support over 45,000 clients. • The work they do is fully regulated. This means the company come under the following acts • The Law Society - where all our guidelines come from and gain accreditation. <ul style="list-style-type: none"> ○ We have to carry out CPD (Continuous Professional Development) on a monthly basis and take exams. This is due the continuous changes in the law. ○ We can be researched on line and through Trust pilot. ○ Roger works only for specialized solicitors (RG is not a qualified solicitor). They are regulated by the SRA and the Financial Conduct Authority ○ Also, CLC Council for License Conveyancers, which is like the Ofsted for Schools ○ Everything needs to be checked and audit trails are a requirement. ○ GDPR (General Data Protection Regulations) compliant. GDPR explained • Regulations are there to protect the client
	Estate Planning Law
	<ul style="list-style-type: none"> • There are 4 elements to Estate Planning for all parties <ul style="list-style-type: none"> ○ Wills ○ Lasting Power of Attorneys ○ Trusts ○ Probate • We also have a 5th element which is Funeral Plans





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	Wills
	<ul style="list-style-type: none"> • Wills need to be thought about / completed as soon as possible • 69 % of people do not have a will (our mind set is we will do it at a later stage of life) • You should complete or update a Will when you: <ul style="list-style-type: none"> ○ Marry ○ Have Children ○ Buy a property • If you do not make a will and you pass away the Government has to follow the laws of intestacy. <ul style="list-style-type: none"> ○ This means if you do not write a will, they will do it for you ○ There are flow charts on the website to show you • When you have children, you need a guardianship clause <ul style="list-style-type: none"> ○ This will enable your children to be looked after by a nominated person of your choice, not social services • We all know people can die young and if you want your wishes to be upheld you need to nominate a person/persons in your will • Asked the members to think of their own family set ups • The most important message to take away today is: having the correct legal documentation gives you the CONTROL as these are your legal wishes. • There are standard wills & comprehensive wills • The options of beneficiaries and reserved beneficiaries (extended families / charity) was explained <ul style="list-style-type: none"> ○ If all beneficiaries were to die at the same time it will go back to Law of Intestacy, unless you have a have a reserve. • If you leave money or property in your will to a vulnerable child or adult, when you pass away, these will become their assets. This will also apply if a will has not been made and the vulnerable adult inherits by the rules of intestacy. <ul style="list-style-type: none"> ○ The care system will now use this for means testing and could be quickly swallowed up. Means tested benefits might well no longer be paid and social care costs may need to be paid in full, until the vulnerable person’s assets reach a certain level (currently £23,250). • An appropriate trust, which could be created in your will, would avoid these issues and protect your vulnerable relative’s assets.
	Trusts
	<ul style="list-style-type: none"> • You will need to obtain advice on the type of trust which should be set up. A Discretionary Trust is frequently recommended for this purpose. • The trust will protect the vulnerable person’s assets and you should consider who will be the trustees – you can nominate your own trustees (a company will charge to be a trustee) • The assets will be used by the Trustees who are the managers of the trust, for the benefit of the vulnerable person.





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	<p>Members raised a number of questions and these were answered in detail by Roger. This can be a complex process and Roger is happy to be contacted directly, with any queries.</p> <p>CAPE are extremely grateful to Roger for attending our meeting and for spending so much time addressing our issues. We know that all of those who attended found this of great benefit.</p>
	Date of next meeting:
	Monday 7 th February 2022 10am to 12:30pm at Park Avenue Resources Centre