



GENISTAR
Financial Freedom For All



LEGACY WILLS
Because today was once tomorrow



GENISTAR

IN PARTNERSHIP WITH

LEGACY WILLS



WHO ARE WE?

- Legacy Wills & Estate Planning are dedicated to providing our clients with a professional, friendly and no-fuss Will and estate planning service.
- We are a privately owned company based in the heart of Leicestershire, established in 2013 and during this time we have written over 100,000 wills!
- Our management team have over 50 combined years of experience in the industry, so rest assured you're in safe hands.
- We have over 100 employees that will tailor advice to your specific circumstances, and always treat our clients with the utmost attention and professionalism.
- We are rated excellent on Trust Pilot, with over 5113 reviews averaging 4.7/5!

Legacy Wills

Reviews 5,113 • Excellent



✓ VERIFIED COMPANY





GENISTAR

IN PARTNERSHIP WITH



LEGACY WILLS

OUR PRODUCTS



THE LEGACY FAMILY FOUNDATION WILL

You can choose to write your will as a single will, or a mirror will. Married couples often execute wills which are identical in their provisions, frequently giving the estate to the surviving spouse or if the spouse does not survive to the children.

The cost of our services start at **£100.00 for a Single Will** or **£135.00 for a Mirror Will (Joint Client/Couple)** but depending on your personal circumstances we may advise you on how to protect your estate which could involve an additional cost.



THE LEGACY FAMILY FOUNDATION WILL

Our Legacy Family Foundation Will, allows you to:



Appoint executors.



Instruct the distribution of your estate.



Exclude specific individuals from inheriting.



Give funeral requests



Appoint guardians (for children under 18)



Make cash legacies.



Make gifts of chattels and property, businesses or Pets.



Set an age to inherit (up to 25)

THE LEGACY FAMILY INHERITANCE TRUST

(DISCRETIONARY TRUST)

A discretionary trust is a type of will trust which comes into effect on your death. It provides your appointed trustees the power to make gifts to your chosen beneficiaries on your behalf using the directions that you have set out.



THE LEGACY FAMILY INHERITANCE TRUST (DISCRETIONARY TRUST)

Discretion is used by the appointed trustees because at your death it may not be the 'right time' for your beneficiaries to inherit for the following reasons:

- **Bankruptcy or financial difficulty:** If the beneficiary of your Will is bankrupt or in danger of becoming bankrupt, in a debt management programme or an IVA scheme, the risk is that a gift from your estate might be paid directly to the beneficiary's creditors and not actually benefit those you wanted it to.
- **Divorce:** The assets left from your estate to the beneficiary might pass to a former spouse rather than the person it was intended for.
- **Disability:** If a beneficiary is disabled in some way and needs help managing the assets left to them or they are in receipt of state benefits, the assets left to them may be misspent or used to reduce or replace the state benefits provided
- **Generational Inheritance Tax:** The assets do not fall directly into the beneficiary's estate; further taxation charges will not be applicable to these assets on the beneficiary's death.

LASTING POWER OF ATTORNEY

A lasting power of attorney is a legal document that allows you to appoint **one or more people** to make decisions on your behalf during your lifetime.

This can include making financial decisions, paying bills, making decisions about your home and property as well as making medical treatment and care decisions.

It is often assumed that your next of kin has a legal right to make decisions and manage your affairs. However, this is not the case and if you were to become incapable of making these decisions yourself then your loved ones will need to apply for a court of protection order which can be a very lengthy and a very expensive process.



LASTING POWER OF ATTORNEY

There are two types of Lasting Power of Attorneys:



Health & Welfare:

Which lets your attorney make decisions about your medical treatment and day-to-day care. This can include where you live, what you eat, what medical treatment you receive and who you see.



Property & Affairs:

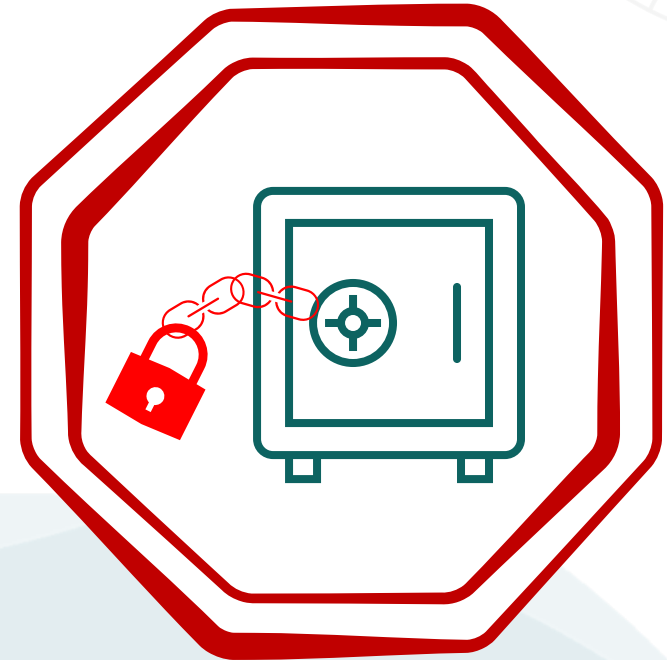
Which lets your attorney handle (and make decisions about) your money and property. This can include paying your bills, selling your property, collecting your pension, and collecting your benefits.

STORAGE & SIGNATURE CHECKING SERVICE

A Last Will and Testament is one of the most important documents that you will put into place during your lifetime and once attested it should be stored carefully in a place that is easily accessible in the event of your death.

Legacy's Signature Checking Service allows us to double check that your documents are correctly and fully signed.

This will give you the peace of mind, knowing that any documents you have put in place will not be contested upon your passing.



STORAGE & SIGNATURE CHECKING SERVICE

Legacy Wills & Estate Planning Limited understands not only the importance of storing your Will in a safe place, but also the strict rules with regards to Wills; for example, your Will should never have other documents attached with paperclips or staples or have any marks that may raise questions about its validity which can delay the administration of your estate. Using our secure storage service will ensure that:

- Only your nominated executors are able to access your Will when the time comes.
- You are safeguarding your Will from being damaged, accidentally destroyed, lost or stolen.
- You and your executors know the exact location of your Will. Once we have your correctly attested documents in our storage facility, you will receive a storage certificate for your records.
- Your Will is safe from falling into the wrong hands.

- The content of the document is kept private until after your death. If you choose to store your documents with us, you will receive:
 - ✓ A digital certificate of storage which can be forwarded to your appointed executors so that they know who to contact for release of your documents at the appropriate time. Our free document checking service which will ensure that your documents are signed and witnessed correctly, making your will a valid document.
 - ✓ ONE free re-print if the document is signed incorrectly.

IDEAL REFERRAL

Although we will treat every referral in the same manner, it helps if the following criteria is met;

- A client who has a strong desire to write a will at their earliest convenience.
- A client who has a very brief understanding of the 'Legacy process', who is therefore expecting a call imminently.
- A client who understands the importance of writing a will.
- A client who is willing to listen and take on board any advice given.
- A client who is happy to talk about their personal circumstances from financial assets to personal relationships, so we can advise accordingly.



PREPARING THE CLIENT

At the consultation, we will require some specific information for the service to run effortlessly and this has been detailed below. If you are unsure of anything, please do not hesitate to contact us or ask any questions you may have at your consultation.

✓ **Identification** - ideally a valid passport or photo card driving licence. This is required for security purposes so that we can verify that it is you we are talking to.

✓ **Executors Details** - the Executors are the people who become personally, financially, and legally responsible for distributing your estate. We will need their full names (including middle names), addresses (including postcodes), contact telephone numbers and dates of birth. You can always choose a professional executor if you would prefer or if you do not have anyone specific in mind. Please refer to our Legacy Executors Services information sheet.

✓ **Beneficiaries** - these are the recipients of your estate and, as above for Executors, we will require their full names, addresses, contact telephone numbers and dates of birth.

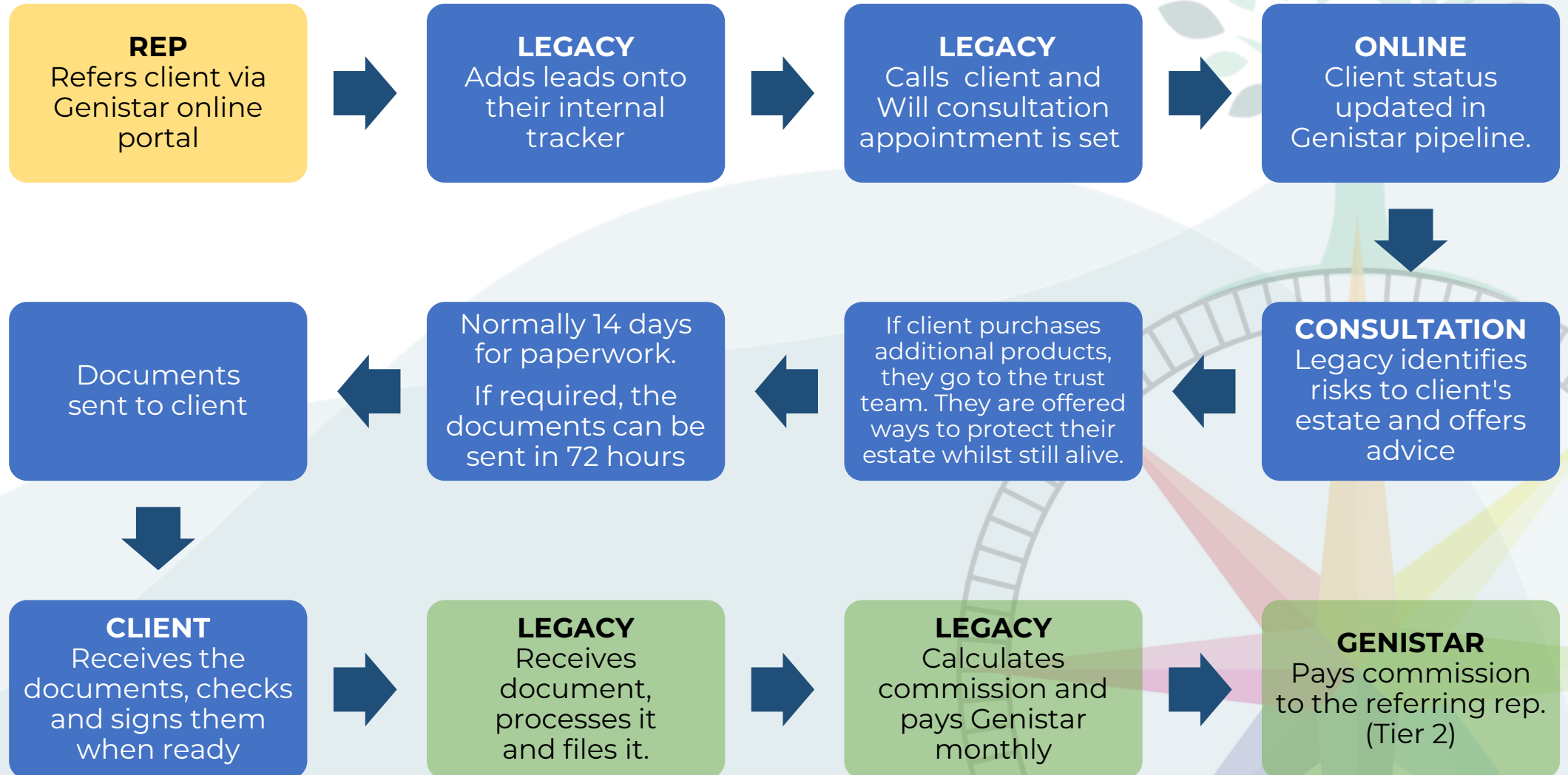
✓ **Estate Valuation** - we will be asking you for estimates of your estate (eg. how much your property is worth or whether you have any cash ISAs, etc.). This information is taken so that we can look at how you would like your estate to be distributed and to assess your estate in line with Inheritance Tax (IHT) threshold.

✓ **Independent Witnesses** - we will require the full names and addresses of your Independent Witnesses. Your witness must be somebody you have known for 2 years or more, who is over the age of 18 and has mental capacity. Remember, they will be signing your legal document so try to use someone who lives locally.

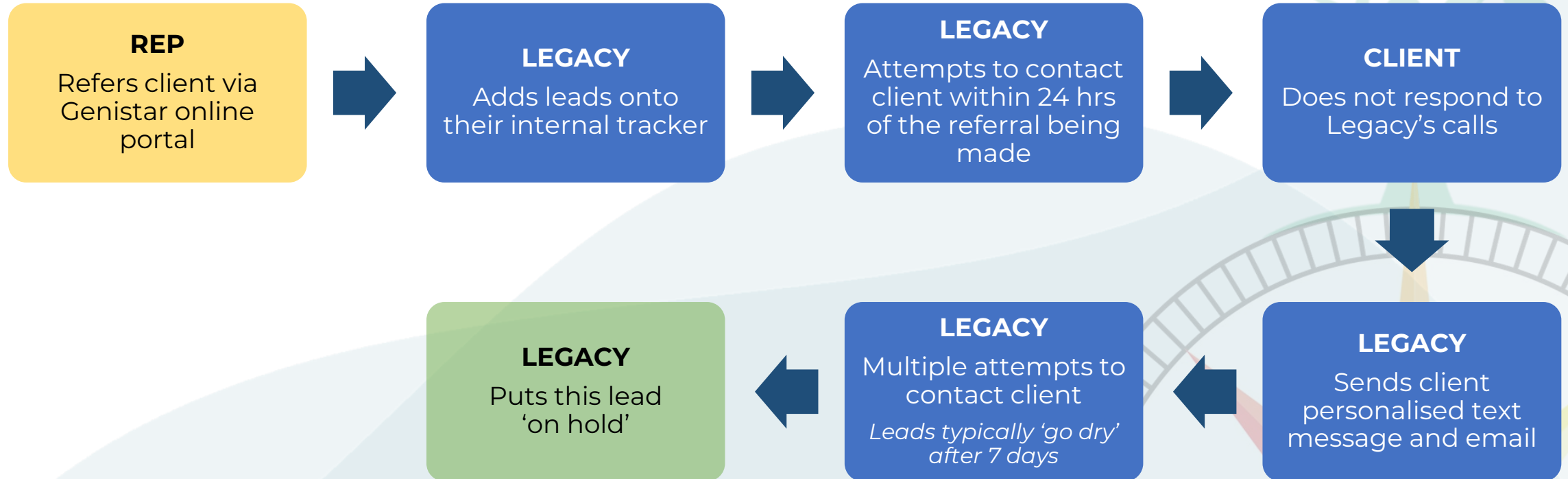


PROCESS

SUCCESSFUL WILL PROCESS



UNSUCCESSFUL WILL PROCESS



STAY IN TOUCH

During this process, you, as the referrer, could also keep in touch with the client to let them know that Legacy will be contacting them.

CALL STATUSES

- Call Back
- Not Interested
- No Answer
- Sold – Booked in for a Will consultation
- Sold Now Cancelled – appointment cancelled

Referral Pipeline

ID	Client Code	Client Name	Referral Date	State	Referrer Code	Referrer Name	Product Group
				Legacy - Sold			legacy wills
				Legacy - No Answer			Legacy Wills
				Legacy - Sold			Legacy Wills

LEAD APPLICATION STATUSES

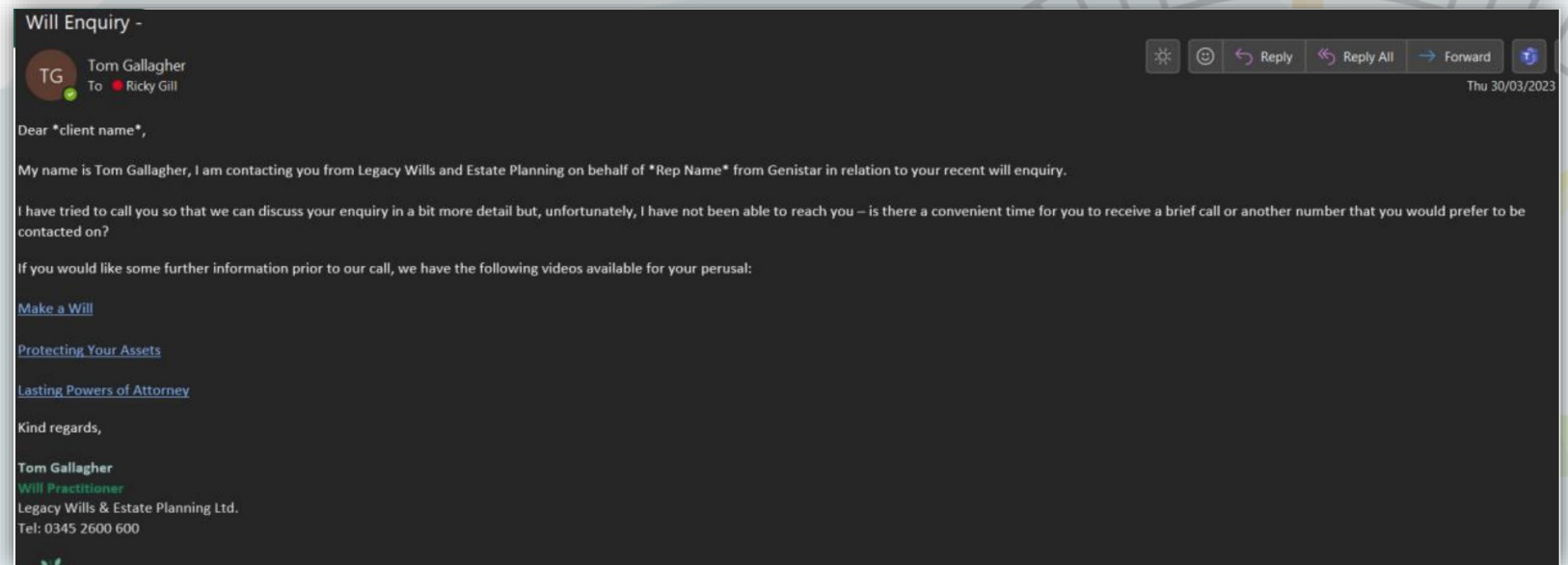
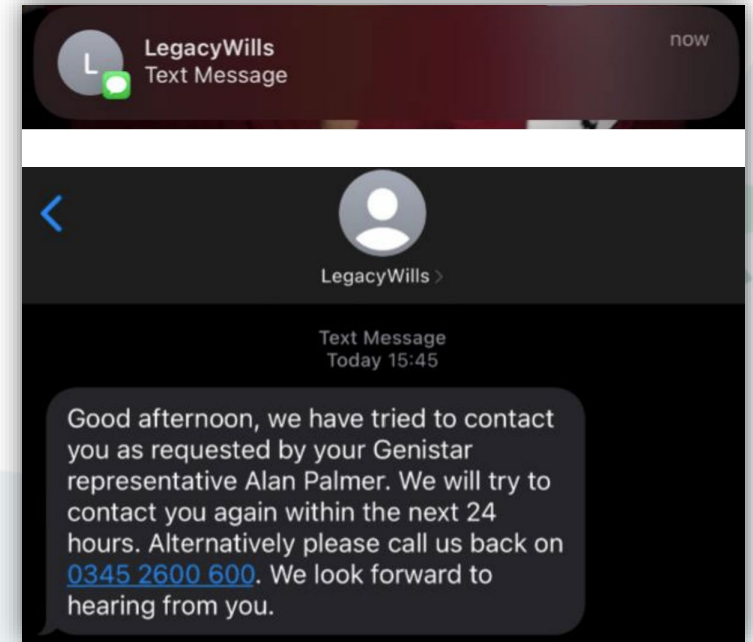
Legacy team to inform the Referrer with the following statuses:

- Awaiting client instruction
- Instruction ongoing
- Instructed and concluded
- Instruction terminated or withdrawn
- Lapsed (no instruction received)



CLIENT CONTACTS

- Every Friday an email will be sent to all Genistar reps with all client updates.
- "No Answers": The Genistar Rep can attempt to contact the client and email the Legacy rep copying in Ricky & Kiran.
- Legacy Wills do dial from a 0345 number.
- After the first unsuccessful attempt of contact the client will receive a personalised text message and email.



GENISTAR/LEGACY SCRIPT

As life is continuously changing it is vitally important that you get your affairs in order to ensure your assets are protected for your loved ones. So, have you written a will before?

No – Well, a will is a legally binding document leaving clear instructions about how your estate is to be distributed upon death.

Yes – Ok brilliant. When did you do this? Was it signed and witnessed? Has anything changed?
It's vitally important that you keep your will up to date and ensure it is correctly written by a professional will and estate planning practitioner.

IMPORTANT INFORMATION

When you contact the FSC or Legacy about any case, please be sure to have:

- **The Genistar Client Referral ID Number**
- **The Client's Name**
- **The Genistar Rep's Name and G-Code**

COMMISSIONS

- **Client** buys product.



- **Legacy** pays **Genistar** a 25% commission in the next payment window (15th of each month) *



- **Genistar** pays the **representative** a commission based on the amount it receives from Legacy.

*After the client has surpassed the 14-day cooling off period after making payment or setting up credit agreement.



COMMISSIONS

- Commission is calculated upon the amount Genistar receives from the provider we refer to.
- This same schedule applies to alternative providers and third-party referral products: Mortgages, Properties, Commercial Insurance, Wills and PMI.

Representative	12.50%
Team Leader (TL)	17.50%
Senior Team Leader (STL)	25.00%
Group Leader (GL)	32.50%
Senior Group Leader (SGL)	37.50%
Executive Vice President (EVP)	50.00%
1 st Generation EVP override	3.50%
2 nd Generation EVP override	1.50%

LEGACY PRICING STRUCTURE

	SINGLE CLIENT	MIRROR WILL / JOINT CLIENT (COUPLE)
Basic Wills Only	£100	£135
Lasting Power of Attorney Only	£585	£750
Discretionary/Property Will Trust Only	£525	£725
Special Genistar Package Discounted Price	£895	£1,295
Storage & Document Checking Service	£20 per year	£35 per year

PRICING STRUCTURE EXPLAINED

1. **Basic Will: £100/£135**

The Basic Will serves as the foundational element in every client's estate planning journey. Priced at £100 for a Single Will or £135 for a Joint Will, it establishes the fundamental framework for distributing assets according to the client's wishes.

2. **Power of Attorney or Trust Add-Ons**

For clients seeking additional layers of protection and control, we offer Lasting Power of Attorney and Trust services. These can be seamlessly added on top of the Basic Will tailored to the client's circumstances.

3. **Product Package Price Discount: £895/£1295**

Any clients opting for both Lasting Power of Attorneys and a Trust enjoy a special product package price discount. This bundled offering not only streamlines the estate planning process but also provides cost savings, with a package price of £895 for a single client or £1295 for joint clients. (Please note this is on top of the £100/£135 Basic Will)

4. **Stand-Alone Pricing**

Should a client choose to pursue only one of the additional products (Power of Attorney or Trust), they will pay the stand-alone price associated with that particular service.

5. **Yearly Storage Fee**

It's important to note that our storage and document checking service of legal documents is a separate service with an annual fee. This ensures the safekeeping of important documents, giving our clients peace of mind regarding the accessibility and security of their estate plans.

LEGACY COMMISSIONS

SINGLE CLIENT

	COST TO CLIENT	REP	TL	STL	GL	EVP
Basic Will	£100.00	£3.13	£4.38	£6.25	£8.13	£12.50
Lasting Power of Attorney (both documents)	£585.00	£18.28	£25.59	£36.56	£47.53	£73.13
Discretionary/Property Will Trust	£525.00	£16.41	£22.97	£32.81	£42.66	£65.63
Document Storage	£20.00	£0.63	£0.88	£1.25	£1.63	£2.50
Special Genistar Package	£895.00	£27.97	£39.16	£55.94	£72.72	£111.88

LEGACY COMMISSIONS

JOINT CLIENT (COUPLE)

	COST TO CLIENT	REP	TL	STL	GL	EVP
Basic Will	£135.00	£4.22	£5.91	£8.44	£10.97	£16.88
Lasting Power of Attorney (both documents)	£750.00	£23.44	£32.81	£46.88	£60.94	£93.75
Discretionary/Property Will Trust	£725.00	£22.66	£31.72	£45.31	£58.91	£90.63
Document Storage	£35.00	£1.09	£1.53	£2.19	£2.84	£4.38
Special Genistar Package	£1,295.00	£40.47	£56.66	£80.94	£105.22	£161.88



Thank You for Watching!

