squiggle

Feature Presentation – September 2026

Who am I?

WHO ARE squiggle

- Family run business based in Ashford, Kent.
- Established in June 2017.
- Team of 25 based in South East, East, South West, North West, London (and Spain!)
- Cover the whole of the England, Scotland and Wales, either face to face or on Zoom.
- Serviced over 15,000 Clients

Why Trust Us?

- STEP Qualified
- Fellow of Institute of Paralegals
- Barrister Drafted Trusts
- Society of Will Writers
- 4.9/5 Google Reviews
- 4.8/5 Yell.com
- 4.8/5 Trustpilot Reviews
- 5* Facebook Reviews

Best. Foundation

Certified B Corporation

CILEX

WHY squiggle

INTESTACY RULES

First £322k to your spouse

The remainder split between your spouse and your children.

If you don’t have a spouse, then all to your children or grandchildren

If no spouse, or children, then your parents.

If all of this fails…

Your extended family;

Siblings
Half Siblings
Grandparents
Aunts/Uncles
Half Aunts/Uncles

And if all this fails

The Crown.

Why they need us?

- Name guardians for their children
- Name beneficiaries for their estate
- The What If’s in life
  - Remarriage
  - Divorce
  - Financial Hardship
  - Excluding Beneficiaries
  - Reducing Inheritance Tax
  - Loss of Capacity

Disinheritance threats:

Most people want to avoid disinheritance threats and maximise inheritance for children/loved ones

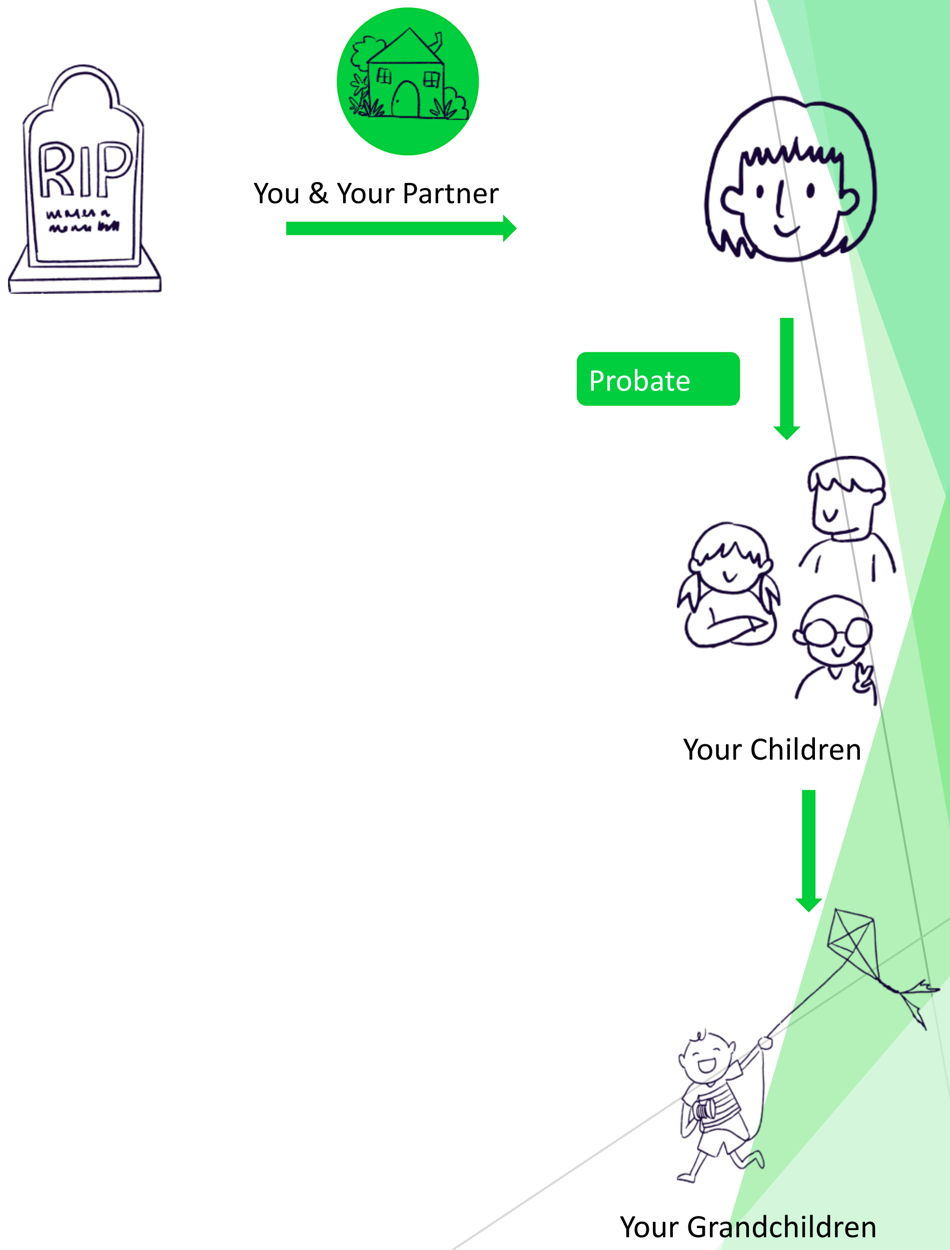
- Threat 1: Sideways Disinheritance
  Joint ownership/the way the law works
- To maximise inheritance, you MUST have the right Will for your circumstances and your objectives

Couple with joint assets

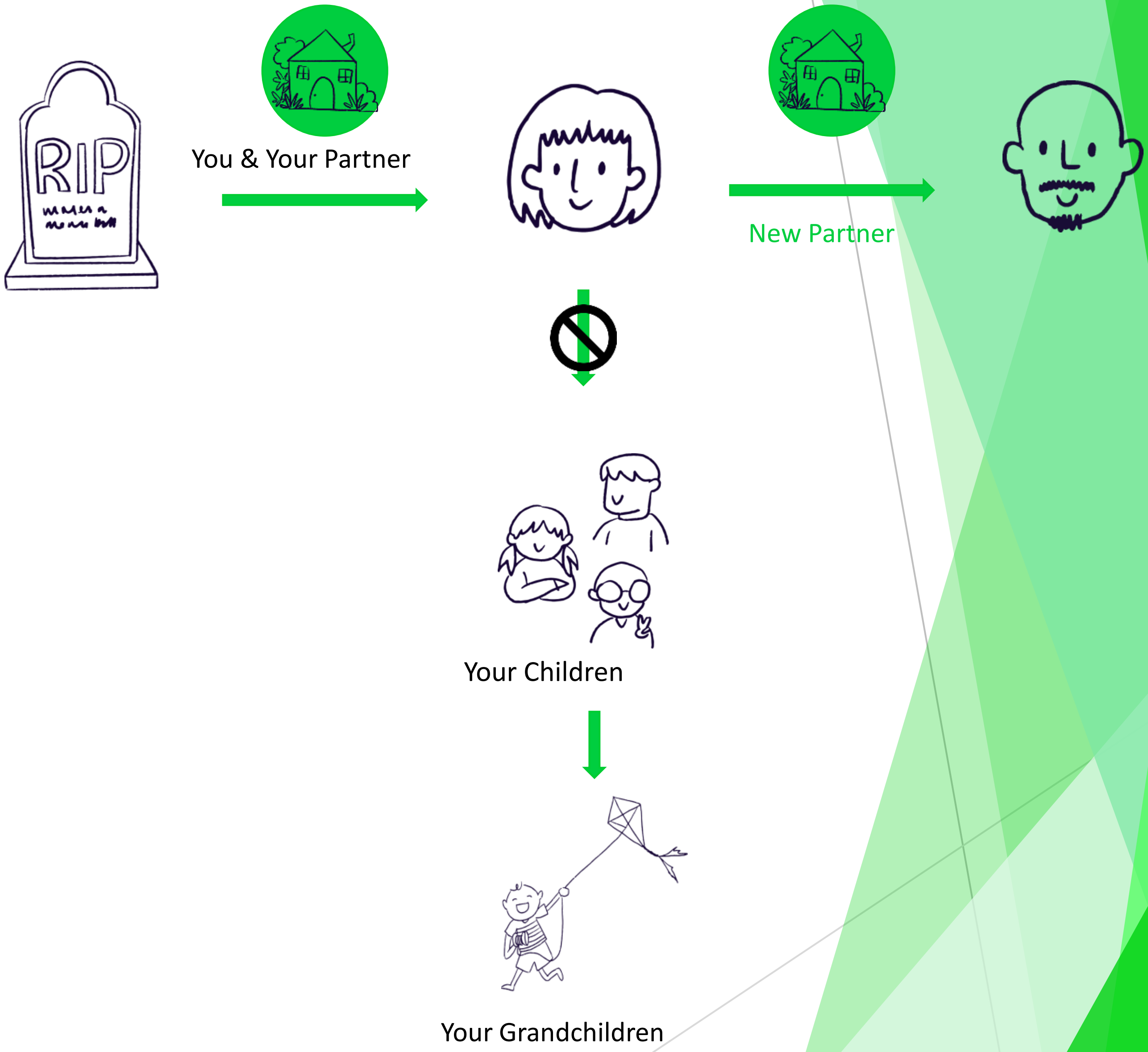
1. Joint ownership. The problem = the law

- Your main asset is probably your home
- You both own 100% of the property
- Ownership passes automatically to survivor on first death
- Your Will/Intestacy are irrelevant
- You have NO CONTROL

Example 1
(Typically)



Example 1
(Typical Problems)



What options do I have?

Do nothing – rely on intestacy

- Simple/Basic Wills
- Will Trusts
- Lifetime Trusts

The choice is yours/can “upgrade”

Option 1:
Do nothing –
rely on intestacy

- Advantage – no cost but …
- Disadvantages – lots

- Is this really an option you want to rely on for everything you own & everyone you love?

Option 2: Simple/Basic Wills

Advantages:

- Avoids intestacy
- Small/no cost

Disadvantages:

- Very basic
- No control / no planning / no protection

BUT, it's better than nothing – it is a stepping stone – you have to start somewhere.

Option 3: Will Trusts

A will that creates a protective bubble for your assets when you die.

Advantages:

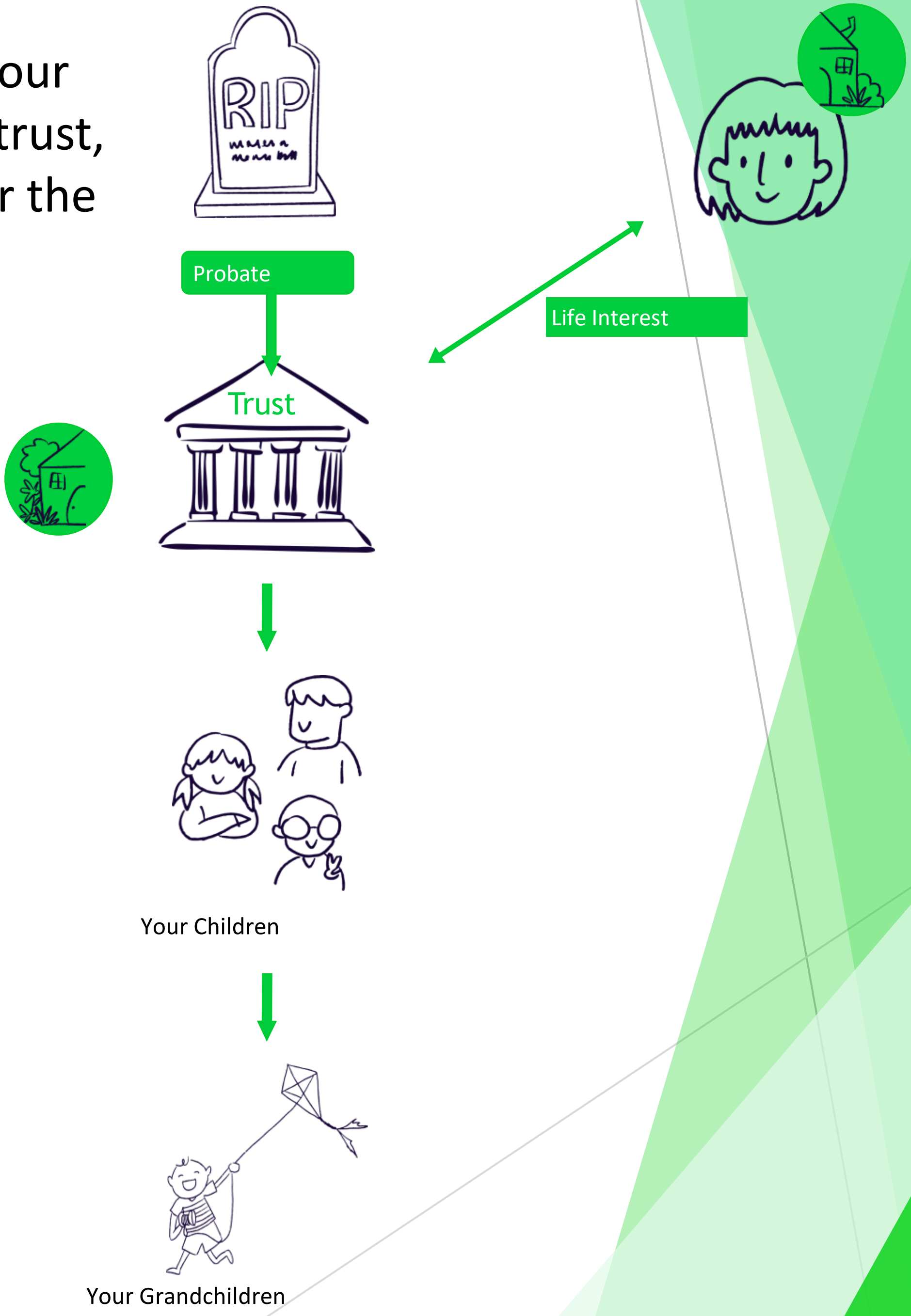
- Regain some control
- Some protection
- 50% of property ring fenced

Disadvantages:

- Probate fees and delays

Example 1
(With a Will Trust)

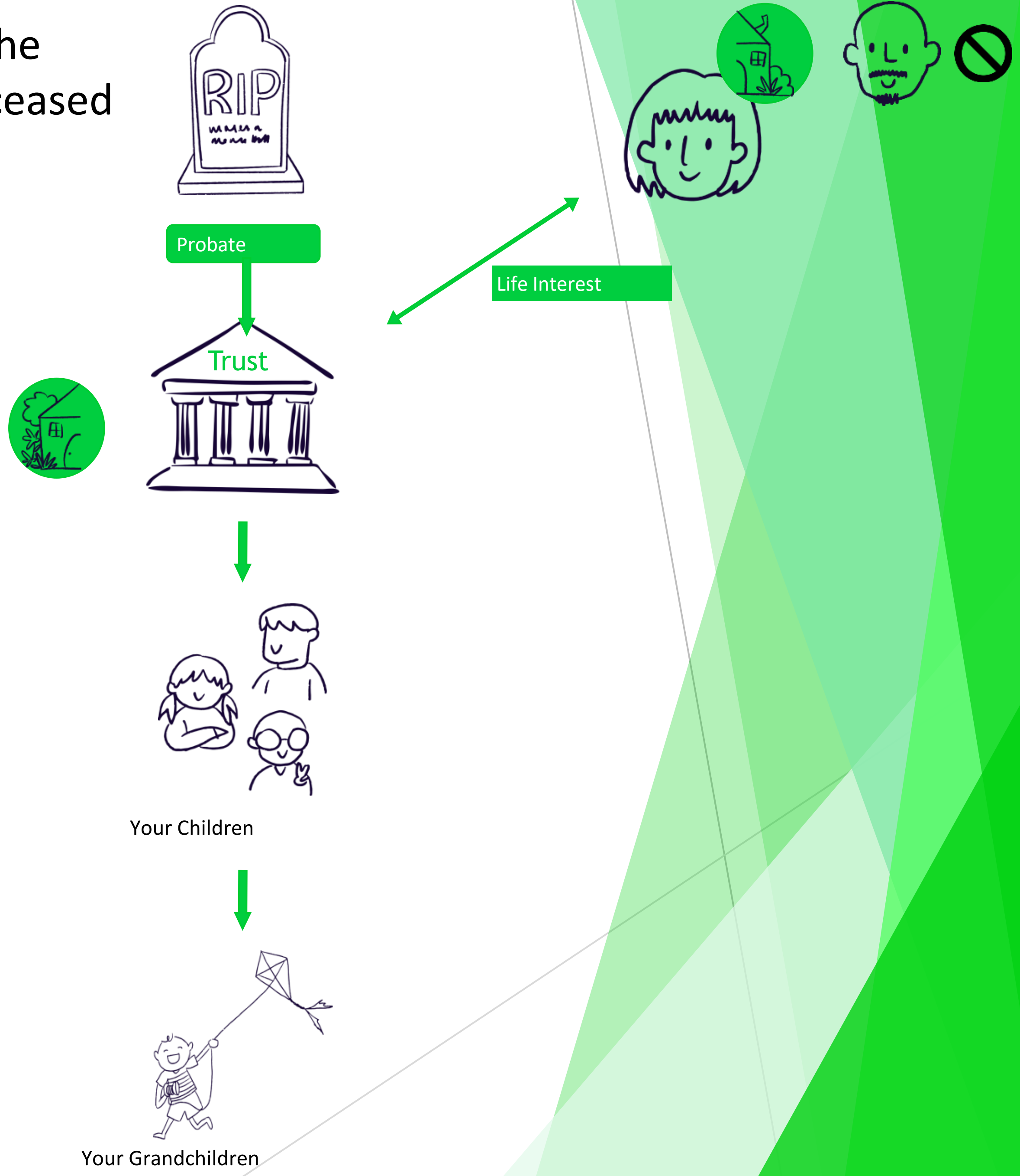
After first death, your assets, settle into trust, giving your partner the key to your trust.



Example 1

(With a Will Trust)

...protecting all the assets of the deceased partner.



Option 4:
Wills with Lifetime Trusts

- Advantages

  - Full control

  - Full protection

  - Avoid probate fees and delays

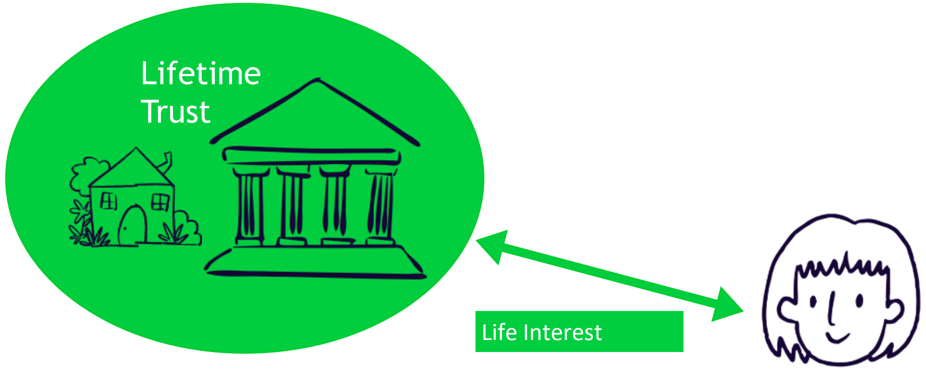
  - 100% of property ring fenced

- Disadvantages:

- Cannot do Equity Release
- Must be mortgage free

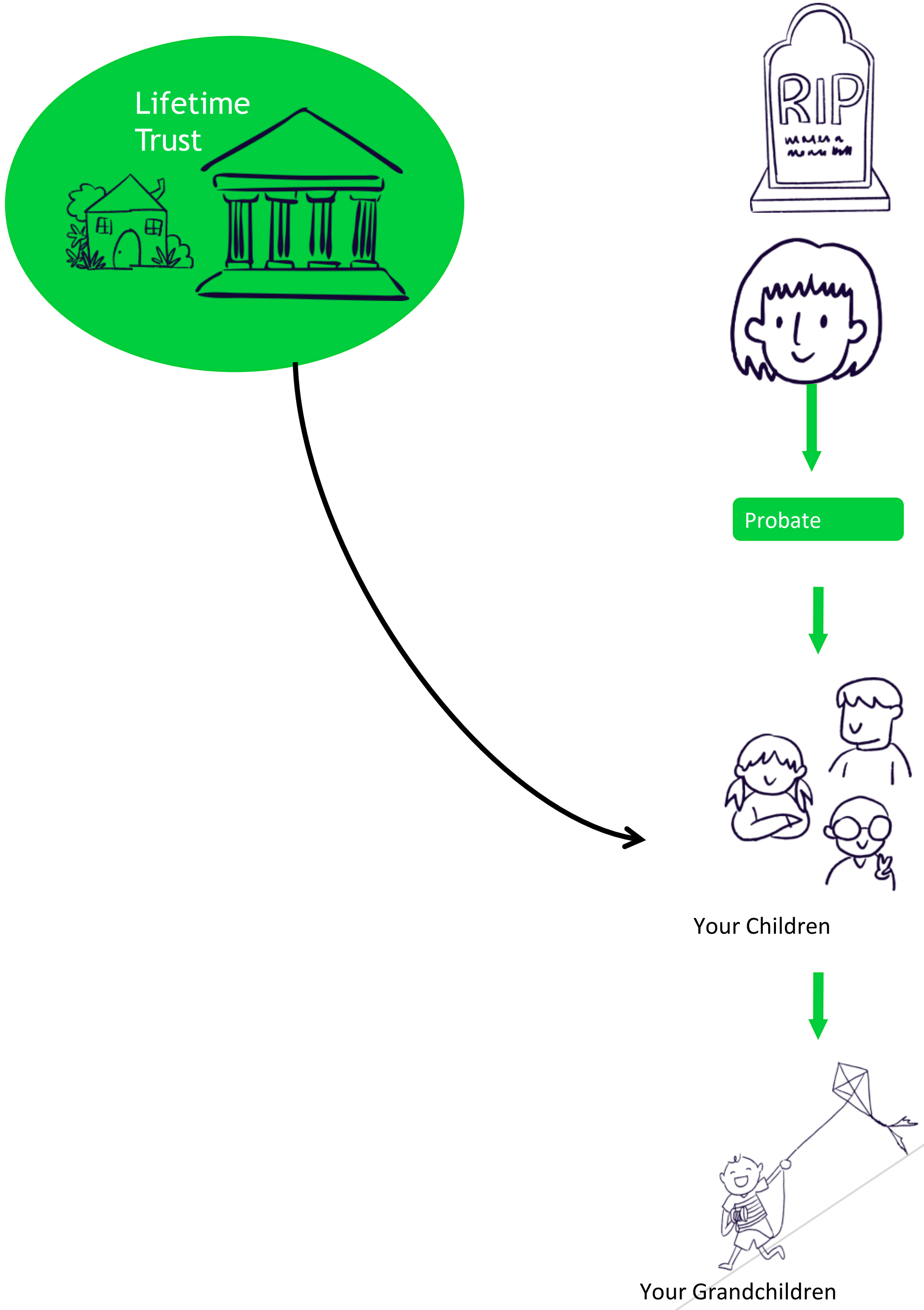
Example 2

(With a Lifetime Trust)



Example 2

(With a Lifetime Trust)



Lasting Power of Attorney (LPA)

- Personal –
  - Health & Welfare
  - Property & Financial Affairs

- Business -
  - Sole Trader
  - Partnerships
  - Limited Companies

Who are we looking for?

Consumers

You
Your Friends
Your Family
Your Clients

Introducers

Your Financial Advisor
Your Mortgage Advisor
Your Accountant
Your Estate Agent
Your Funeral Director
Your Conveyancer

Strategic Partners

Employers
Schools
Charities

- Let’s Chat
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THANK YOU