



# STEP West of England & SFE South West Regional Event

*Tuesday 19<sup>th</sup> September 2023*

## *Private client issues for older clients*

<b>Date:</b>	Tuesday 19 <sup>th</sup> September 2023
<b>Time:</b>	2pm finishing at approximately 5.15pm - registration from 1.45pm
<b>Venue:</b>	Foot Anstey Offices – Exeter and Truro
<b>CPD:</b>	This event qualifies for 3 hours CPD ( <i>CPD reference to be given on the day</i> )
<b>Fee:</b>	Free for SFE/STEP Members, £25 for Non-Members

STEP West of England and the Devon & Cornwall SFE Regional Group are delighted to welcome Professor Lesley King.

Older clients present varying issues but this session will look at some recurring themes including:

### **Assessing testamentary capacity**

- Is the golden rule still with us?
- What is the test of capacity?
- What is an insane delusion?
- How to minimise the risks of challenge
  - Attendance notes
  - Confirming instructions
  - Medical reports

### **Knowledge and approval and undue influence**

- Avoiding misunderstandings
- Sensible precautions
- Fraudulent calumny
- Predatory marriages

### **IHT planning**

- Property eligible for BPR (not just conventional businesses)
- Elderly farmers
- RNRB and downsizing
- Using pensions

### **Lifetime gifts**

- When they should and should not be considered
- Use of lifetime exemptions
- Reservation of benefit and important exceptions
- IHT implications of lifetime gifts within 7 years of death

### **Using trusts**

- Use of flexible life interest trusts
- Use of NRB trusts
- Providing for those on means tested benefits
- Beneficiaries with a disability
- Who should be the trustees?

### Statutory wills and gifts on behalf of those lacking capacity

- When can applications be made?
- How are applications made?
- Pitfalls

## This event is sponsored by: Home Instead Tavistock and Tamar Valley



**Prior booking is essential; please reserve your place online via the SFE website.  
Guests are very welcome, non-member fees are payable.  
Deadline for booking is 12<sup>th</sup> September 2023**

By reserving your place through the SFE Website you accept the following terms and conditions of booking:

1. SFE Devon & Cornwall reserves the right to amend or cancel this event. Should the event be cancelled a full refund of the Course Fee will be made, if applicable. SFE Devon & Cornwall can accept liability if the event is cancelled, including no liability for any expenses incurred as a result of cancellation.
2. Full payment of the Course Fee is required to be made by non-members prior to the event.
3. Cancellation by you prior to the event after booking has been made:
  - a. If you are unable to attend the event you may substitute a colleague without charge, provided you confirm their full name in writing before the day of the event.
  - b. If you cancel before the booking deadline you will be refunded the Course Fee, if applicable.
  - c. If you cancel after the booking deadline you will not be refunded the Course Fee, if applicable.
4. If you have booked to attend the event but fail to attend then non-members are still liable for the full Course Fee.
5. The delegate and their firm/organisation are jointly and severally liable for payment of the Course Fees due for non-members for this event.

### Lesley King



Professor Lesley King is a former member of the Probate & Estates Committee of STEP, a former member of the Law Society's Wills & Equity Committee and an honorary member of the Association of Contentious Trust and Probate Specialists. She is Professional Development Consultant at the University of Law.

She is co-author of Wills, Taxation and Administration: A Practical Guide; A Modern Approach to Wills, Administration and Estate Planning (with Precedents); A Modern Approach to Lifetime Tax Planning for Private Clients (with Precedents); A Practitioner's Guide to Wills; Varying the Disposition of an Estate after Death; Wills: A Practical Guide; and editor of The Probate Practitioner's Handbook.

She is a contributor to the Wills and Trusts volumes of Halsbury's Laws and the Encyclopaedia of Forms and Precedents and to The Law and Ethics of Dementia.

She is the wills and probate columnist for the Law Society Gazette, and writes and lectures extensively on wills, taxation and related matters.