

Hine Downing Financial Services

In order to provide a truly comprehensive service to our clients, we have the additional benefit of an 'in house' team of expert independent financial advisors.

Hine Downing Financial Services is a highly qualified team of independent financial advisers whose responsibility is to provide independent financial advice and recommend the most appropriate course of action to address your current and future needs and expectations, rather than selling a range of financial products.

Our advisers, working closely with our lawyers, aim to protect, maintain and improve your financial wellbeing, both now and in the future; as we see this action as a fundamental part of the service that Hine Downing wishes to provide.

Hine Downing Financial Services will complement the services available through Hine Downing Solicitors, and also provide specialist advice in other areas of financial planning, such as investing your capital and/or managing your existing investment portfolios and maximising your retirement income through active retirement planning.



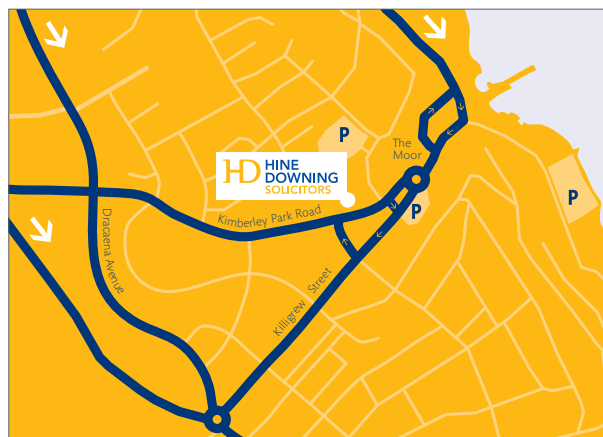
Hine Downing Financial Services is a trading name of Professional Financial Centre (Cornwall) Ltd which is authorised and regulated by the Financial Conduct Authority. FCA ref: 229752

Get in touch

With our offices in the centre of Falmouth we offer a convenient, professional service. Please call or drop in to make an appointment.

Call on **01326 316655**
Email general@hinedowning.com

Our offices offer ground floor meeting rooms and client parking to the rear.



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Falmouth
Cornwall TR11 3PH

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F 01326 313448
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Our services are not only available at our offices where we have disabled access, but we are also happy to visit clients at home, in hospital, at a residential home or wherever is appropriate.

Authorised and regulated by the Solicitors' Regulation Authority No. 51256

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HD HINE DOWNING SOLICITORS

Elder Client Services

Expert legal advice that protects
and prepares you for the future



Our services

We provide expert independent advice on a wide range of legal matters which include:

Wills

In order to ensure that your money and property pass in accordance with your wishes, it is essential to make a Will. Many people mistakenly believe that if they do not make a Will, their assets will automatically pass to their family, but this can prove not to be the case. The law governing estates of people that do not leave a Will is complex. Why leave something so important to chance when a simple Will can easily be made setting out your wishes for a very reasonable fixed fee.

Lasting Powers of Attorney

A Lasting Power of Attorney is a document which enables you to give authority to one or more persons to make decisions regarding your finances and/or health and welfare on your behalf. A Lasting Power of Attorney can only be made while you have mental capacity and so it is our advice to consider granting a Power of Attorney while you are fit and well. Lasting Powers of Attorneys must be registered with the Office of the Public Guardian before use, as this process can take time it is recommended that arrangements are put in place well before the need to use the document arises.

Advance Directives

If you wish to state your wishes for future medical treatments, we can prepare a specialist document on your behalf.

Tax Returns

We have specialist tax advisers who can complete your tax returns.



Court of Protection/ Office of the Public Guardian

If a person loses mental capacity and does not have a Power of Attorney (either Enduring or Lasting) in place, it is necessary for their family to apply to the Court of Protection for a Court Order appointing them as Deputy. Once granted a Deputyship Order enables the nominated person to manage the financial affairs of the person who has lost mental capacity.

Equity release

It is often possible to release a tax free lump sum from your property to use as you wish. The decision to release cash from your home is an important one which should not be undertaken without seeking the appropriate advice. We have specialist lawyers and financial advisors on hand to advise you if you are considering equity release for whatever reason.

Estate and Tax planning

We can advise you on how to maximise the value of your estate by mitigating or minimising any potential Inheritance Tax liability that could arise upon your death, using both lifetime gifts and estate planning, with the assistance of our financial planning department.



Elder Client Department

At Hine Downing Solicitors our specialist team are experienced in dealing with the difficulties which the elderly face. We are also very experienced in working alongside the families of elderly people where they have concerns or require assistance. From arranging powers of attorney to facilitating care requirements, reviewing state benefit entitlement and tax planning, whatever your requirements our professional team will be happy to assist in a friendly and sympathetic manner.



William Richards

Partner and Head of Department

William specialises in the protection of vulnerable elderly clients through the creation and supervision of lasting powers of attorney and deals with the management and distribution of deceased clients' estates and the preparation of Wills. He also deals with complex applications to the Court of Protection in respect of individuals who have lost mental capacity.



Jenny Richards

Elder Client Coordinator

Following a distinguished career as manager of Falmouth Citizens Advice Bureau, Jenny now applies her expertise as a welfare benefit specialist to ensure our elder clients receive accurate advice about their care and welfare benefit entitlements. She is also experienced in dealing with applications for NHS continuing care, attending best interest meetings with health care professionals and challenging unsuccessful applications.

A professional, local team

Most of Hine Downing have lived and worked in Cornwall for many years and we pride ourselves on being part of the community. This personal approach extends to our team and their commitment to you.