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Safe Harbour
LEGAL

Your Complete Guide to Estate Planning

Protecting Your Family, Your Assets & Your Wishes

A practical guide to Wills, Lasting Powers of Attorney, Inheritance Tax planning, Trusts, and everything you need to secure your family's future.

SRA REGULATED · FIXED FEE PRICING · FREE CONSULTATION

2025/26 EDITION

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What you will find inside

ABOUT THIS GUIDE

Safe Harbour Legal is a boutique private client consultancy led by **Aaron Johnson**, Consultant Solicitor and member of the Society of Trust and Estate Practitioners (STEP). We combine the security and regulatory protections of a national law firm with the personal attention and fixed-fee transparency of a private consultant. Based in Bridlington, we serve clients across East Yorkshire and beyond.

CHAPTER 1

1 Why Estate Planning Matters

Estate planning is the process of arranging how your assets, responsibilities, and wishes will be managed during your lifetime and after your death. It is not only for the wealthy — everyone with a family, a property, savings, or simply an opinion about their own care has something to protect.

Yet research consistently shows that fewer than four in ten UK adults have a valid Will. Many more have no Lasting Power of Attorney, no idea how Inheritance Tax might affect their estate, and no plan for who would make decisions if they lost capacity.

60%	£7.5bn	1 in 3
of UK adults have no valid Will	IHT collected by HMRC in 2024/25	people will need care in later life

What happens without a plan?

If you die without a valid Will, the intestacy rules determine who inherits your estate. These rules are rigid and may not reflect your wishes:

- **Unmarried partners receive nothing** — regardless of how long you have lived together or whether you have children together.
- **Your spouse may not receive everything** — if your estate exceeds £322,000, your children receive a share.
- **Step-children are excluded** — only biological and legally adopted children inherit.
- **You cannot choose guardians** — the court decides who raises your children.
- **No charitable gifts** — intestacy distributes only to family, never to causes you care about.

COMMON MISCONCEPTION

Many people believe that “common-law marriage” gives partners automatic inheritance rights. **It does not.** Under English law, there is no such thing as a common-law spouse. If you are not married or in a civil partnership, you must make a Will to protect your partner.

Without a Lasting Power of Attorney, if you lose mental capacity through illness, accident, or age, your family cannot access your bank accounts, sell your property, or make decisions about your care without applying to the Court of Protection — a process that typically takes six to twelve months and costs thousands of pounds.

WHY IT MATTERS

Estate planning is not about death. It is about **control** — ensuring that you, not the courts or the taxman, decide what happens to your family and your assets.

CHAPTER 2

2 Your Will — The Foundation

A Will is the single most important document in your estate plan. It allows you to decide who receives your assets, who manages your estate, and who cares for your children. Without one, the law makes those decisions for you.

What your Will should cover

Appointment of Executors

Your executors are responsible for gathering your assets, paying your debts and taxes, and distributing your estate. Choose people who are trustworthy, organised, and willing to act. Many people appoint a family member alongside a professional executor for a balance of personal knowledge and expertise.

Guardianship of Children

If you have children under 18, your Will is the only place you can formally appoint guardians. Without this, the court decides. Consider naming alternate guardians in case your first choice is unable to act.

Distribution of Assets

You can leave specific items (jewellery, a car, a painting) as pecuniary or specific legacies, and direct how the remainder of your estate is divided. Consider what happens if a beneficiary dies before you — your Will should include substitute provisions.

Funeral Wishes

While not legally binding, recording your funeral preferences provides comfort and guidance to your family at a difficult time. Consider whether you prefer burial or cremation, and any specific wishes for the service.

When to review your Will

A Will is not a "write once" document. You should review it after any significant life event:

Life Event	Why It Matters
Marriage or civil partnership	Automatically revokes any existing Will

Divorce or dissolution	Gifts to your ex-spouse are treated as if they died first, but the rest of your Will remains — often creating unintended results
Birth or adoption of a child	New children need to be included; guardianship provisions need updating
Buying or selling property	Property ownership changes may affect how assets pass
A significant change in wealth	Inheritance Tax planning may be needed, or existing provisions may be disproportionate
Death of a beneficiary or executor	Your Will may no longer work as intended
Moving to or from the UK	Different legal systems apply; specialist advice is essential

PRACTICAL TIP

Even if nothing has changed, review your Will **every three to five years**. Laws change, tax thresholds shift, and your circumstances may have evolved in ways you have not considered. A periodic review is one of the simplest and most valuable things you can do.

CHAPTER 3

3 Executors, Guardians & Letters of Wishes

Your executors carry a significant legal responsibility. They must collect your assets, pay any debts and taxes, and distribute your estate according to your Will. Executors are personally liable for mistakes, and the role can take months or even years to complete for complex estates.

Choosing your executors

Who can be an executor?

- Anyone aged 18 or over with mental capacity
- A beneficiary of the Will (common and perfectly acceptable)
- A professional (solicitor, accountant)
- A trust corporation

You can appoint up to four executors, though two is most common. Always name at least one substitute in case an executor is unwilling or unable to act when the time comes.

Professional vs family executors

Many people appoint a trusted family member. However, complex estates — those involving business interests, properties in multiple jurisdictions, or trust arrangements — often benefit from professional executors who understand the legal and tax obligations involved.

A common approach is to appoint a family member alongside a solicitor: the family member provides personal insight, while the professional handles the legal and administrative burden.

Guardianship of minor children

If both parents die before their children reach 18, a guardian takes on parental responsibility. Your Will is the only legal document in which you can appoint a testamentary guardian. Without this appointment, the court decides who raises your children — and the court's choice may not align with yours.

KEY CONSIDERATION

When choosing a guardian, think beyond love and affection. Consider practical factors: the guardian’s age, health, location, financial stability, and parenting values. Discuss your wishes with them in advance, and consider how your estate can financially support your children in their care.

Letters of wishes

A letter of wishes is an informal document that sits alongside your Will. It is not legally binding, but it provides invaluable guidance to your executors and trustees. You can update it at any time without the formalities required for changing a Will.

A letter of wishes might cover:

- How you would like discretionary trust assets to be used
- Guidance on distributing personal possessions with sentimental value
- Your reasons for particular decisions (helpful if a disappointed beneficiary considers challenging your Will)
- Details of digital accounts, subscriptions, and passwords
- Funeral and memorial wishes
- Contact details for your financial adviser, accountant, and other professionals

CHAPTER 4

4 Lasting Powers of Attorney

A Lasting Power of Attorney (LPA) is a legal document that lets you appoint someone you trust to make decisions on your behalf if you become unable to make them yourself. There are two types, and most people need both.

The two types of LPA

Property & Financial Affairs LPA

Covers decisions about your money, property, investments, and financial obligations. Can be used while you still have capacity (with your consent) or after you lose it. Allows your attorneys to pay bills, manage investments, sell property, and deal with your bank accounts. Without it, even your spouse cannot access accounts held solely in your name.

Health & Welfare LPA

Covers decisions about medical treatment, care arrangements, daily routine, and end-of-life decisions. Can only be used once you have lost mental capacity. Allows your attorneys to consent to or refuse medical treatment, choose where you live, and make day-to-day care decisions. You can include specific instructions or preferences.

Why you must act now

An LPA can only be made while you have mental capacity to understand what you are signing. If you wait until you need one, it is too late. Your family would then need to apply to the Court of Protection for a deputyship order — a process that typically takes six to twelve months, costs £2,000–£5,000 or more, and requires ongoing court supervision.

CRITICAL WARNING

Dementia, strokes, and serious accidents do not send advance notice. **By the time capacity is lost, the opportunity to make an LPA has passed permanently.** The cost of an LPA (£92 registration fee per LPA, plus professional preparation costs) is a fraction of the cost, delay, and stress of a Court of Protection application.

Current costs & process (2025/26)

Item	Cost
OPG registration fee (per LPA)	£92
Two LPAs (Property + Health)	£184 in registration fees
Fee exemption (means-tested benefits)	£0
Fee reduction (income below £12,000)	£46 per LPA
Typical registration time	8–10 weeks

NEW IN 2025

The Office of the Public Guardian now offers a **fully digital LPA process**. Applications can be made online, with identity verification for the donor and certificate provider. The traditional paper route remains available but is being phased out.

CHAPTER 5

5 Understanding Inheritance Tax

Inheritance Tax (IHT) is charged at 40% on the value of your estate above the available tax-free thresholds. With property prices rising and thresholds frozen until at least 2030, more families than ever are being caught by IHT — and it is no longer a tax only for the very wealthy.

The tax-free thresholds

Threshold	Per Person	Married Couple / Civil Partners
Nil-Rate Band (NRB)	£325,000	£650,000
Residence Nil-Rate Band (RNRB)	£175,000	£350,000
Combined Maximum	£500,000	£1,000,000

The Nil-Rate Band has been frozen at £325,000 since 2009 and will remain so until at least April 2030. Had it risen with inflation, it would be approximately £470,000 today.

The Residence Nil-Rate Band is an additional allowance available when you leave your main home to direct descendants (children, grandchildren, step-children). It is frozen at £175,000 until at least April 2031.

THE RNRB TAPER TRAP

If your total estate exceeds £2,000,000, the RNRB is reduced by £1 for every £2 above that threshold. It is completely eliminated once your estate reaches £2,350,000. Estates between £2–2.35 million face **effective marginal IHT rates significantly above 40%**, making this one of the most important planning areas for higher-value estates.

How IHT is calculated

Your estate includes almost everything you own at death: property, savings, investments, pensions (from April 2027), personal possessions, and your share of any jointly-owned assets. It also includes gifts made within seven years of death and assets in certain trusts.

Deductions are made for debts (mortgages, loans), funeral costs, and any assets left to a spouse/civil partner or charity, before the tax-free thresholds are applied.

Transfers between spouses

Assets passing between married couples or civil partners are completely exempt from IHT, regardless of value. Additionally, any unused NRB and RNRB can be transferred to the surviving spouse’s estate. This is why a married couple can potentially pass up to £1,000,000 free of IHT.

WORKED EXAMPLE

John dies leaving his entire estate to his wife Sarah. No IHT is payable (spouse exemption). His full NRB (£325,000) and RNRB (£175,000) are unused and transfer to Sarah. When Sarah dies, her estate has **thresholds of £1,000,000** before IHT applies (£325,000 + £175,000 + £325,000 + £175,000).

CHAPTER 6

6 IHT Planning Strategies

With proper planning, many families can significantly reduce or eliminate their IHT liability. The key strategies all involve using the available exemptions and reliefs to their fullest effect.

Lifetime gifting

Making gifts during your lifetime is one of the most straightforward IHT planning tools. Several exemptions are available:

Exemption	Amount	Key Rules
Annual exemption	£3,000/year	Unused amount can be carried forward one year only
Small gifts	£250 per recipient	Unlimited recipients; cannot combine with annual exemption
Wedding gifts	Up to £5,000	£5,000 from parents, £2,500 grandparents, £1,000 others
Gifts from income	Unlimited	Must be regular, from surplus income, and not affect lifestyle
Gifts to charity	Unlimited	Fully exempt; may reduce IHT rate to 36% on balance
Spouse/civil partner	Unlimited	Fully exempt regardless of amount

The 7-year rule

Larger gifts are classed as "Potentially Exempt Transfers" (PETs). If you survive for 7 years after making the gift, it falls entirely outside your estate for IHT. If you die within 7 years, the gift is included — but taper relief may reduce the tax due:

Years Between Gift & Death	IHT Rate
Less than 3 years	40% (no relief)

3–4 years	32%
4–5 years	24%
5–6 years	16%
6–7 years	8%
7+ years	0% (fully exempt)

TAPER RELIEF MISCONCEPTION

Taper relief only applies to the tax payable on gifts that **exceed** the Nil-Rate Band. Most gifts fall within the NRB and therefore do not benefit from taper relief at all. The 7-year countdown is still crucial, but understand how taper actually works before relying on it.

Gifts with reservation of benefit

If you give something away but continue to benefit from it — for example, transferring your home to your children but continuing to live there rent-free — HMRC treats it as if you still own it for IHT purposes. This is known as a gift with reservation of benefit (GROB), and it defeats the purpose of the gift.

Other planning tools

- **Trusts** — can remove assets from your estate while retaining some control (see Chapter 7).
- **Business Relief** — qualifying business assets may attract 50–100% relief (but changes from April 2026).
- **Agricultural Relief** — similar relief for farmland (also changing).
- **Whole-of-life insurance** — written in trust, can cover the IHT bill without adding to the estate.
- **Charitable giving** — leaving 10% or more to charity reduces the IHT rate on the rest from 40% to 36%.

CHAPTER 7

7 Trusts & Asset Protection

A trust is a legal arrangement where one person (the settlor) transfers assets to trustees to hold and manage for the benefit of others (the beneficiaries). Trusts are powerful tools for asset protection, tax planning, and controlling how wealth passes between generations.

Common types of trust

Bare Trust

The simplest form. The beneficiary has an absolute right to the assets and income. Often used for holding assets for minors until they reach 18. The assets are treated as the beneficiary’s for tax purposes.

Life Interest Trust

One beneficiary (the "life tenant") receives income or use of the asset for their lifetime, after which the capital passes to others. Common uses: protecting a second spouse while ensuring children from a first marriage ultimately inherit; or protecting the family home against care-fee assessments.

Discretionary Trust

Trustees have discretion over who among the beneficiaries receives what, and when. Assets are ring-fenced from the beneficiaries’ own estates, protecting against divorce, bankruptcy, and care fees. Useful for vulnerable beneficiaries or where flexibility is valued above certainty.

Why use a trust?

- **Protect vulnerable beneficiaries** — those with disabilities, addictions, or poor financial judgment.
- **Shield assets from care fees** — a properly structured trust can prevent the family home being assessed.
- **Protect inheritance from divorce** — assets in a discretionary trust are not the beneficiary’s to lose.
- **Control across generations** — ensure wealth passes to grandchildren, not a son-in-law or daughter-in-law.
- **Tax planning** — remove growth from your estate while retaining some influence.

TRUSTS ARE NOT DIY

Trusts have complex tax consequences (10-year anniversary charges, exit charges, income-tax rates up to 45%). Poorly drafted trusts can create liabilities worse than the problem they were meant to solve. Always take specialist advice — ideally from a STEP-qualified solicitor.

Trusts and tax

Trusts pay income tax on income they retain (at up to 45%), capital gains tax on disposals, and — for most discretionary and life-interest trusts — a 6% charge every 10 years on assets above the trust’s Nil-Rate Band. Properly structured, these charges are a small price for the protection and flexibility gained; poorly structured, they can be significant.

CHAPTER 8

8 Property, Pensions & Business Assets

Your estate is made up of many different kinds of asset, each with its own rules for inheritance, tax, and transfer. Understanding these categories helps you plan effectively and avoid hidden traps.

Your home

The family home is typically the largest asset in most estates. How it is owned affects what happens on death:

Ownership	What Happens on Death
Joint tenants	Automatically passes to the surviving owner, regardless of your Will
Tenants in common	Your share passes under your Will — allowing planning opportunities
Sole ownership	Passes entirely under your Will

Couples owning their home as tenants in common can use life interest trusts in their Wills to protect the family home — an arrangement that can shield up to half of the property value from care fees or a new spouse on the survivor's remarriage.

Pensions

Pensions have historically been one of the most tax-efficient estate planning tools — they could pass free of Inheritance Tax and, if death occurred before age 75, free of income tax to beneficiaries.

MAJOR CHANGE: APRIL 2027

From 6 April 2027, most **unused pension funds and death benefits will be included in your estate for IHT purposes**. This is one of the most significant changes in decades and will affect many families. If you have a substantial pension, review your death benefit nominations and overall strategy now.

Even with the 2027 changes, pensions remain an important planning tool. Ensure your death benefit nominations are up to date — otherwise your scheme trustees choose how benefits are paid, which may not match your wishes.

Business assets

Business Relief (formerly Business Property Relief) currently provides 100% IHT relief on qualifying business interests held for at least two years. This includes shares in unlisted trading companies, partnership interests, and sole trader businesses.

BUSINESS RELIEF CHANGES FROM APRIL 2026

From 6 April 2026, the first £1 million of qualifying business and agricultural assets will retain 100% relief, but **anything above that will be restricted to 50% relief**. For business-owning families, this is a material change that warrants a full planning review before April 2026.

Investments and savings

ISAs can pass to a surviving spouse as an "Additional Permitted Subscription" — effectively doubling their annual allowance. AIM portfolios (qualifying for Business Relief) are sometimes used by clients seeking IHT efficiency while retaining ownership and income.

Digital assets

Cryptocurrencies, domain names, online businesses, and social media accounts all count as assets. Ensure your executors can identify and access them — a digital asset inventory, held with your Will, is essential.

CHAPTER 9

9 Important Changes: 2025–2027

Several major changes to estate-planning rules are taking effect between 2025 and 2027. Understanding the timeline is essential to planning well — some changes create urgent planning windows that will close permanently.

Timeline at a glance

Date	Change	Impact
April 2025	Non-dom rules replaced by residence-based regime	Affects anyone with international ties
April 2025	Digital LPA process launched	Faster, easier registration
April 2026	Business Relief capped at £1m (then 50%)	Business-owning families must plan now
April 2026	Agricultural Relief capped similarly	Farming families particularly affected
April 2027	Pensions brought into IHT estate	Huge shift for retirement planning
April 2030	NRB remains frozen (extended from 2028)	More estates pulled into IHT
April 2031	RNRB remains frozen	Property inflation vs. flat threshold

What this means in practice

The combined effect of frozen thresholds, included pensions, and tighter business reliefs is that **substantially more families will pay Inheritance Tax, and the tax bills will be materially larger** than under the previous rules.

PLANNING WINDOW

Because of the April 2026 and April 2027 deadlines, the next 18–24 months represent the **most important planning window in over a decade** for families with business assets, substantial pensions, or higher-value estates. Acting now can lock in reliefs that will soon be unavailable.

CHAPTER 10

10 Special Circumstances

Some family situations need additional thought. The standard Will template will not do — careful drafting prevents disputes, tax inefficiency, and unintended results.

Second marriages and blended families

Second marriages bring the challenge of providing for a new spouse without disinheriting children from a previous relationship. Common solutions include life interest trusts (spouse has the home for life, children inherit ultimately) and discretionary trusts (trustees have flexibility based on circumstances at the time).

Unmarried cohabiting couples

Unmarried partners have no automatic inheritance rights, no spouse exemption for IHT, and no transferable NRB. Wills are essential — and additional planning (such as joint tenancy for the home, life insurance in trust) can bridge the protection gap.

Vulnerable and disabled beneficiaries

Leaving a large sum outright to a vulnerable beneficiary can cause real harm — from means-tested benefit withdrawal to financial exploitation. Disabled Person's Trusts offer tax advantages, while discretionary trusts provide protection without commitment.

International connections

If you own assets abroad, have a spouse with a different nationality, or have lived outside the UK, specialist advice is essential. Different countries have different rules on who can inherit (forced heirship in some jurisdictions), and double-tax treaties are complex. The post-April 2025 residence-based regime affects the IHT position of many international clients.

Business-owning families

Succession planning for business owners should address: who takes over operationally, how shares transfer, what happens if you die while still active, and how to fund any IHT liability without forcing a sale. With the April 2026 Business Relief changes, this area is a current priority.

ONE SIZE FITS NONE

Off-the-shelf Wills and template LPAs work for the simplest situations. Anything involving second marriages, business interests, international assets, or vulnerable beneficiaries needs advice from a solicitor experienced in private client work — ideally a STEP member.

CHAPTER 11

11 Probate & What Happens Next

Probate is the legal process of administering an estate after someone dies — collecting assets, paying debts and taxes, and distributing what remains to beneficiaries. For most estates it is unavoidable, though the process varies considerably in complexity.

When is a Grant of Probate needed?

A Grant is usually required when the deceased owned a property in their sole name, held bank accounts above a threshold (typically £5,000–£50,000 depending on the bank), or owned shares/investments. Small estates where all assets pass automatically (joint property, nominated pensions) may not need a Grant.

The probate process

- **Register the death** — within 5 days in England & Wales.
- **Locate the Will** — check home, solicitors, bank, and national Wills registers.
- **Value the estate** — assets, debts, and lifetime gifts within 7 years.
- **File the inheritance tax return** — IHT400 for taxable estates, IHT205/IHT207 for excepted estates.
- **Pay any IHT** — due within 6 months of death; interest runs thereafter.
- **Apply for the Grant** — online application is now standard.
- **Collect assets and pay liabilities** — close accounts, sell property, settle debts.
- **Distribute to beneficiaries** — after at least 6 months to allow claims.

Typical timescales

Stage	Typical Duration
Registering death and gathering information	1–2 months
Valuing estate and submitting IHT account	3–6 months
Awaiting Grant of Probate	8–16 weeks after submission

Collecting assets and paying liabilities	2–6 months
Distribution to beneficiaries	From month 6 onwards
Full administration (simple estate)	6–9 months typically
Complex estate (property, IHT, disputes)	12–24 months or more

OUR FIXED-FEE PROBATE SERVICE

Probate pricing varies wildly across the profession — some firms still charge a percentage of the estate, which can mean tens of thousands of pounds for straightforward cases. We quote **fixed fees based on the actual work involved**, so the family knows the cost upfront. Book a free consultation for a quote tailored to the estate.

CHAPTER 12

12 Your Estate Planning Checklist

Use this checklist to organise your planning and ensure nothing is missed. If you would like a solicitor to walk through it with you, our free initial consultation covers everything in one relaxed conversation.

Documents to put in place

- A valid, up-to-date Will (reviewed every 3–5 years)
- A Property & Financial Affairs LPA — registered
- A Health & Welfare LPA — registered
- A letter of wishes for executors and trustees
- Nominations on pensions and death-in-service benefits
- Advance decision (living will) if appropriate

Information to gather

- A list of bank accounts, investments, and providers
- Details of life insurance and pension policies
- Property deeds, mortgage details, and titles
- Business ownership and shareholding records
- Digital asset inventory (cryptocurrencies, domains, accounts)
- A record of significant lifetime gifts (for the 7-year rule)
- Key contacts: solicitor, accountant, IFA, executors, guardians

Conversations to have

- Discuss guardianship with the people you want to appoint
- Let executors know they have been appointed, and where the Will is
- Tell close family where your important documents are kept
- Discuss your funeral wishes with your spouse or next of kin

- Talk to adult children about your estate plan — transparency prevents disputes

Reviews to schedule

- Full review every 3–5 years
- Immediate review after marriage, divorce, birth, death, or major financial change
- Budget review before April 2026 (Business Relief changes)
- Pension review before April 2027 (IHT inclusion)

FREE INITIAL CONSULTATION

Not sure where to start? Book a free 30-minute call with Aaron. We will walk through your situation, identify what you need, and give you a clear fixed-fee quote for any work. No obligation, no pressure, no jargon. **01262 310 850** · aaron@safeharbour.legal

CHAPTER 13

13 Frequently Asked Questions

Answers to the questions we are asked most often. For anything specific to your circumstances, book a free initial consultation.

How much does a Will cost?

Our Wills start at **£350 + VAT** for a single standard Will. Mirror Wills for couples start at £550 + VAT. Complex Wills (trusts, tax planning, business assets) are quoted individually based on the work involved — always as a fixed fee.

Do I really need a solicitor, or can I use a Will kit?

You can legally write your own Will. But mistakes are common — incorrect witnessing, ambiguous wording, or missing substitute provisions can invalidate the Will or cause family disputes. The cost of a professionally drafted Will is a fraction of the cost of contested probate.

How long does probate take?

Simple estates are typically completed in 6–9 months. Complex estates — with property sales, Inheritance Tax, or disputes — can take 12–24 months or longer. We will give you a realistic timetable at the outset, and keep you updated throughout.

Will my family pay Inheritance Tax?

Only estates above the available thresholds pay IHT — currently £325,000 per person plus up to £175,000 for the family home. Married couples and civil partners can combine allowances (up to £1m). If your estate is likely to exceed these thresholds, planning can often reduce or eliminate the liability.

When should I make a Lasting Power of Attorney?

As soon as you can. LPAs must be made while you still have mental capacity. Once capacity is lost, the only route is a Court of Protection deputyship — which is slow, expensive, and ongoing. Most adults benefit from making both types of LPA (Property & Financial; Health & Welfare).

Can I change my Will?

Yes, at any time while you have capacity. Small changes can be made by codicil; larger changes need a new Will. Review every 3–5 years and after any significant life event (marriage, divorce, birth, death, major asset change).

What happens if an executor cannot act?

A properly drafted Will names substitutes. If no substitute is available, a beneficiary or next of kin may be able to apply. Appointing a professional executor (such as a solicitor) alongside family members provides a reliable fallback.

Do you offer home visits?

Yes — regularly. We serve clients across East Yorkshire and home visits are often the best setting for these conversations, particularly for elderly or less mobile clients. There is no extra charge for home visits within our usual area.

Are you regulated?

Yes. Safe Harbour Legal is the trading name of Legal Studio Solicitors, authorised and regulated by the Solicitors Regulation Authority (SRA ID 598793). Aaron Johnson is a Consultant Solicitor and full member of the Society of Trust and Estate Practitioners (STEP).

How do we get started?

Book a free initial consultation. We will discuss your situation, identify what you need, and agree a fixed-fee quote. After that — if you wish to proceed — we will send formal engagement documents, agree a timetable, and get started. Simple, transparent, no surprises.

READY TO BEGIN

Talk to Aaron

Every family's situation is different. A free initial conversation is the easiest way to understand what you need and to get a clear fixed-fee quote for any work that follows. No obligation, no pressure — just straightforward advice from a regulated solicitor.

GET IN TOUCH

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