

FREE DROP-IN LEGAL SURGERIES

Did you know that we offer free legal advice at weekly surgeries in all three of our Bonallack & Bishop offices?

These are run along a 'no-appointment necessary basis – simply drop in during surgery hours and you can have a chat with one of our solicitors and receive free advice on any legal issue you may have been worried about.

Free drop-in Legal Surgeries
Salisbury: Tuesday 5.15-7pm
Andover: Wednesday 5.15-7pm

Free drop-in Family Law Surgery
Amesbury: Wednesday 2-5pm

OUR SPECIALIST ARMY SERVICES

- **Family Law** Our Family Solicitors have extensive experience of family law and how it relates to Forces life, and are very familiar with such issues as boarding school allowances and military pensions.
- **Wills and Probate**
- **Military Personal Injury and Accident Compensation Claims** – whether the accident happens at work or not.
- **Lasting Power of Attorney (LPA)** In our opinion every member of the Armed Forces, with one or more trusted people in their lives, should sign a LPA.
- **Resettlement Grants** We can help with acquiring appropriate business premises, advising on the best trading vehicle for your new venture, employment and commercial contracts, terms of business, credit control and debt recovery issues.



LEGAL ADVICE BY EMAIL

Our solicitors understand that the operational commitments and busy daily life of a serving soldier mean that you may not always be able to contact us during normal working hours, so we have set up an email

address dedicated to serving your needs.

Simply email: army@bishopslaw.com giving your name, address, the address of your unit and as much information as possible about your enquiry, and one of our Solicitors will respond as quickly as possible.

For more information about our full range of services visit our website at www.bishopslaw.com/military, email army@bishopslaw.com, or contact one of our offices:

Salisbury: Rougemont House, Rougemont Close, Manor Road, Salisbury, SP1 1LY Tel: 01722 422300

Andover: 3 Eastgate House, East Street, Andover, Hampshire, SP10 1EP Tel: 01264 364433

Verwood: Bank Court, Manor Road, Verwood, Dorset, BH31 6DY Tel: 01202 834450

Amesbury: Queensberry House, 5 Salisbury Street, Amesbury, Wiltshire, SP4 7AW Tel: 01980 622992

Bonallack & Bishop are members of Forces Law, a nationwide organisation of specialist military solicitors.



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legal update

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Army Newsletter

Issue 4

Being deployed? Are you prepared?

10% OFF!
FOR MILITARY PERSONNEL



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Are you ready for deployment?



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Practical Tips to Combat Identity Theft



Power of Attorney

If you are deployed away from home and another person needs to make arrangements for you, then it is impossible for her/him to do so without a General Power of Attorney. If they need to sign cheques on your account, organise insurance cover, handle an insurance

claim, make decisions about your assets/investments or deal with the sale/purchase/rental of your property while you are away – then you will need to give them the authority to allow them to do so. This type of Power cannot be used if you lose capacity to make decisions for yourself and can be revoked when you no longer need it.

When an MOD 106 Will Just Won't Do

The MOD advises all personnel to draw up a will with a solicitor prior to deployment. A simple 106 will may not be enough:

- if you own property or other valuable assets*
- if you want to make "special wishes", such as funeral requests or charitable bequests*
- if you are not married but want to make provision for your partner(s)*
- if you are in a civil partnership*
- if you are in your 2nd (or more) marriage or relationships (you may have maintenance commitments)

if you want to make arrangements for your children's guardianship On 1st February 2009, the amount of money going automatically to a spouse or civil partner increased to £250k (where there are children) and £450k (no children).

You may think that you don't need a will because your loved ones will be financially provided for, but if you haven't dealt with issues relating to former marriages and unmarried partners you will be leaving them with heartache and a large bill to pay to unravel the mess.

* source: A Guide for the Families of Deployed Regular Army Personnel (Dec 2008). AC64404 at www.army.mod.uk

For more information on setting up a Power of Attorney or making a valid Will, please contact one of our specialist Wills, Trusts & Probate solicitors in our Salisbury, Andover, Verwood or Amesbury offices.

Simple tips to help cut the cost of a military divorce

Not only is divorce a very painful, emotional process, but it can prove very expensive too. Quite apart from the simple fact that two households are more expensive to run than one, legal costs can mount up. However, if you follow our simple tips below, you can help to keep your legal costs down.

Prepare for the first meeting

If you're the one filing for divorce, then it will save you time and money if you come to the first meeting with a written summary of the basic facts including those set out below. If you do, your solicitor will not have to waste time in getting these from you:

- Your full name
- Address
- Date of birth
- Spouse's full name
- Names and ages of any children
- A rough summary of the family's financial position, including details on any property owned, its approximate value and any debt outstanding, details of any pensions, shares, savings, endowment policies or other investments, and any other debts or assets

Provide your marriage certificate

If you are the one filing for divorce, make sure you provide your solicitor with either your original marriage certificate or a certified copy obtained from your local registry office.



We offer a straightforward 10% discount on all our legal services for all military personnel!

Complete your Form E

Form E is a huge document that anyone dealing with the financial aspects of a divorce has to complete. By drafting as much of it yourself as possible, and by providing your solicitor with as much of the supporting documentation as you can, you will save legal costs. Stick strictly to the various notes on the form as to which documents are needed.

Get your pension valuation yourself

One of the largest assets that any member of HM Forces will have is their military pension. Whether you like it or not, that pension is taken into account when considering your assets and how they should be divided up between you and your spouse. You will need to get an up-to-date valuation from AFPAA at Mailpoint 480, Kentigern House, 65 Brown Street, Glasgow G2 8EX. A simple letter to them, preferably including a Form P for completion by them, will save you money.

Get other financial documents yourself

As part of preparation for any negotiation concerning family finances, you will need to provide extensive documentation. Check with your solicitor what would be required in your particular case but these are likely to include the following:

- A valuation of your home if you own it. We suggest that you obtain 3 (usually free) market appraisals from local estate agents.
- 3 recent pay slips plus your P60.
- 1 year's worth of bank statements
- Your latest credit card and redemption statements for any loans or hp agreements
- Details of any substantial asset you may own (e.g. life insurance policy, shares etc)
- A mortgage redemption statement from your mortgage company.

Reply promptly to letters without reminders

Remember there will be a charge for each letter and phone call so you should try to restrict these as far as possible.

Ask your solicitor if there is anything else you can do yourself

For advice on divorce, child custody or any other problems concerning your family life, please contact one of our team of expert Family Law Solicitors:

Salisbury: Amanda Trappes-Lomax, 01722 422300

Andover: Jason Copp, 01264 364433

Amesbury: Lin Cumberlin, 01980 622992

Are you facing a Court Martial?



With years of experience in representing members of the Army and other military personnel, with experienced solicitors and with three offices in Salisbury, Amesbury and Andover, we are ideally situated to assist military personnel with interviews by Services Police, representation at Courts Martial or at the civilian Courts. We are specialists in RMP and SIB interviews.

FREE legal advice is usually available for interviews with Service police and you are entitled to have a solicitor present at any RMP or SIB interview. We strongly recommend that you should never be interviewed without a solicitor present. Free legal advice is also often available for Courts Martial and may also be available for any of-

fences before the civilian courts.

We advise service personnel to seek early legal advice with regard to any potential Service police investigation and, in particular, to have an experienced solicitor who is used to dealing with the Armed Forces present at any police interview. We represent servicemen and women in cases throughout Wiltshire, Hampshire, Dorset and further afield – including Courts Martial outside the UK.

For further information please contact our specialist Courts Martial solicitor, Paul Jones, on 01980 622992.

In need of Financial Advice?

We understand that keeping your finances under control can be tricky, particularly when you spend so much time away from home on operations. To this end, we are pleased to recommend our business partners, Radcliffe & Co, Independent Financial Advisers who provide advice on all aspects of your financial situation. Based in Tidworth, the company began in 1959 and are one of the leading IFA providers offering a considerable amount of independent financial advice to members of the Armed Forces and their families.

Mortgages

If you're looking to buy a house for investment or to live in, they have a dedicated mortgage advisory team, Radcliffe & Co Mortgages Ltd, who will research the market and obtain the mortgage most suited to individual needs and circumstances.

Individual Financial Advice

A team of specialists is ready to help you with life and critical illness cover as well as all forms of investments (including ISAs) and tax planning when required.

Pensions

Radcliffe & Co provide advice on all aspects of pension planning and the benefits achieved by running this alongside the Armed Forces pension scheme.

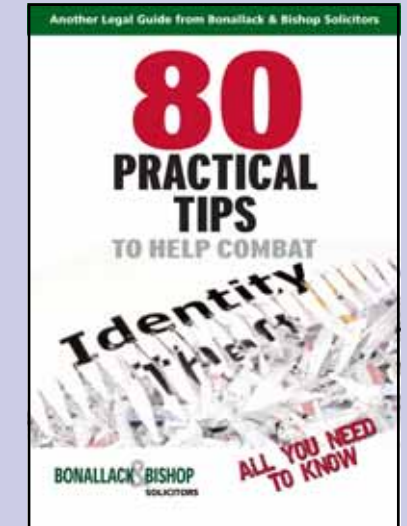
Inheritance Tax Planning

Specialists at Radcliffes can assist and advise on reducing Inheritance Tax using Life Assurance, Investments and Trust schemes.

For further information on how Radcliffe & Co can help you, please contact Murray Harding on murray.harding@btconnect.com or 01980 842173.

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