

A special
'piggy bank'
can protect
your child on
their journey
through life

About Mencap's Wills and Trusts Service

Mencap's Wills and Trusts Service provides free, expert advice to families on writing Wills and setting up Trusts for the benefit of a loved one with a learning disability.

- **Online guides**

Visit www.mencap.org.uk/willsandtrusts where you can download our guides to Wills and Trusts.

- **Free impartial advice**

Please contact our Wills and Trusts team for free, unbiased information on how to safeguard your child's future.

- **Free seminars**

Our free Wills and Trusts seminars offer practical information about setting up a Will or a Trust, and explain how your child could be affected if you don't have a Will or Trust in place.

- **Mencap Trust Company Ltd**

Mencap Trust Company Ltd is an independent, not-for-profit, Discretionary Trust service, set up by Mencap to help families give their loved one a secure financial future.

Call: Gina on 0207 696 6925

Email: willsandtrusts@mencap.org.uk

Visit: www.mencap.org.uk/willsandtrusts



“Who'll
protect our
child when
we're gone?”

Worried about your child's future?

If you have a child with a learning disability, one of your biggest worries will be making sure they're looked after when you're no longer around. Mencap's Wills and Trusts Service is here to ease your concerns and help you safeguard your child's future.

Lump sum inheritance could result in loss of benefits

Did you know that receiving an inheritance of just a few thousands pounds could affect your child's benefit entitlement and support package? This can have a devastating impact, causing huge disruption and upset at a time when people least need it.

For many parents, setting up a Discretionary Trust is the perfect way to provide financial security for their child.

A Discretionary Trust is like a very special 'piggy bank'

Once you've set up a Discretionary Trust, you can transfer assets like property, savings, investments and other possessions to it – keeping them safe for your child's future.

You'll need to appoint at least two Trustees, who will be responsible for the Trust when you're no longer around. They could be family, friends or your solicitor. By leaving your Trustees a 'letter of wishes' you can help them manage the Trust with your child's best interests at heart.

As your child makes their way through life, the Trust will be there for them – to pay for all kinds of important things, from top-up care and education, to accommodation, transport and even holidays. And unlike lump sum inheritance, whatever payments your child receives from the Trust won't affect their benefit entitlement or support package.

We're here to help

Putting a Discretionary Trust in place now could be the best way to safeguard your child's financial future. Our Wills and Trusts Service is here to help you understand the financial options available and give free advice that will help you make the right choices.

Find out how a Discretionary Trust can safeguard your child's financial future

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