

**Co-operative** flexible benefits

Delivered by The Midcounties Co-operative



# expert legal services

professional help and support from a name you can trust

**Delivered in partnership with** The **co-operative**  
legal services

A guide for employers



## Expert Legal Services

Everyone has the need for legal advice at some point in their lives. As an existing childcare vouchers customer, your employees automatically have access to free legal advice for Will writing and Probate and Estate Administration provided by The Co-operative Legal Services.

Providing this free service to your employees will enhance your family and wellbeing policies, as well as improving colleague engagement as they will feel valued and supported.

Your employees will expect you to have chosen a high quality and convenient service that provides not only expert advice and support but also good value too.

## Welcome to The Co-operative Legal Services

The Co-operative Legal Services is part of The Co-operative Group, a £13.7 billion family of businesses, so their stability and resourcing is particularly strong. Being part of the co-operative movement means that they share similar values of honesty, integrity and social responsibility in everything we do.

Legal matters can be intimidating, and the legal profession viewed with suspicion and distrust; that's why The Co-operative Legal Services does things differently. They exist to provide a trusted source of free legal advice and straightforward, value-for money services.

The Co-operative Legal Services is a national legal services provider delivering expert, professional help and advice in a customer-focused and uncomplicated way.

Consumer experience of the legal profession is often frustrating, costly and time-consuming with advice which is complex and difficult to understand. The Co-operative Legal Services will always provide a fixed-price quotation in advance, giving employees peace of mind that their bill will not escalate beyond the agreed fee.

## Will-writing services

Many people think that writing a Will is something to put off until later in their life, or assume that their wishes will be carried out because they have discussed them with their loved ones. These are common misconceptions and the only way to be completely certain that your wishes will be carried out when you die is to write a Will.

A Will is a legal document which allows you to determine who will benefit from your property and possessions when you are gone.

By writing a Will your employees can:

- Guarantee who will benefit from their property and possessions when they are gone
- Have complete peace of mind that their affairs are in order
- Reduce heartache and stress for the loved ones left behind
- Help protect the value of their assets for future generations

The Co-operative Legal Services believe that everyone should have a Will that's why they offer a professional Will writing service that is easy to use and affordable. Their telephone based service is provided by an expert team, giving professional support and advice which is affordable and convenient.



The Co-operative's Will-writing service provides your employees with:

- free professional advice on writing a Will
- a comprehensive range of Wills to suit their individual circumstances and wishes
- an easy way to have their Will professionally written
- transparent fixed fees
- free storage of their Will in a secure fire and waterproof area
- free ongoing advice and support should their circumstances and wishes change
- a professional executor service to help with the administration of their estate when they are gone

Offering a professional Will-writing service to your employees will provide your organisation with the opportunity to:

- deliver retirement packages that are more comprehensive
- offer a valuable employee service at a discount
- demonstrate that you care for your staff and their families
- provide a source of valuable help and advice on Will writing
- help your employees remove the indecision about writing a Will
- help retain employees through providing superior benefits

## Probate and Estate Management

There can be a great deal of emotional stress after the death of a loved one and dealing with all the associated legal, tax and administrative processes can be an additional strain. Those who have not experienced bereavement before will probably be unsure of just what needs to be done, are likely to be faced with a barrage of unfamiliar terms and have lots of questions on matters that require immediate attention.

Dealing with someone's affairs when they die can be complicated, confusing and may take some time, often taking months to complete. The Co-operative Legal Services can help your employees and their family through this difficult time by providing free advice and support on what needs to be done following the death of a loved one.

## Free advice and support

Their advice team is available to provide your employees with advice and support covering:

- the immediate next steps they will need to take
- an explanation of what Probate is to help them decide whether it is required to administer the estate
- who can administer the estate, with advice on the legal, tax and administrative responsibilities associated with the role
- the options and choices that are available to them when deciding what to do next

## Comprehensive Probate and Estate Administration service

If Probate is required The Co-operative Legal Services offer a comprehensive Probate and Estate Administration service which will take care of all the complicated legal, tax and administrative duties that needs to be carried out when administering the estate. They will provide an all inclusive fixed fee quotation for their service before the commencement of any work.

As you would expect from The Co-operative, they will provide a first class service for your employees and their family. The work will be undertaken by a team of specialist Probate case handlers and will provide all the help and support that is needed to administer the estate including:

- Verification and valuation of all assets
- Preparing the necessary documentation for the Court to obtain the Grant of Probate
- Calculating any tax that is due including Inheritance Tax, Income Tax and Capital Gains Tax
- Completing all tax forms, dealing with the tax offices and arranging payment of what is necessary
- Arranging payment of any debts and liabilities of the deceased from the estate
- Identifying and corresponding with all the beneficiaries of the estate
- Distributing the estate to the beneficiaries



# 4 Easy steps...

## Step 1

If you are interested in providing a professional Will writing service and Probate and Estate Administration service to your employees, simply contact your Regional Account Manager (RAM) to register your interest, or call **0800 458 7929**.



## Step 2

Your RAM will contact you and agree the most effective marketing strategy to communicate this benefit to your employees and supply you with the relevant marketing materials.



## Step 3

Your employees will need to call:  
**0844 252 9960** for Will-writing services  
**0844 252 9961** for Probate and Estate Administration services



## Step 4

Employees who wish to use these services will need to quote 'EMP-MC1', and your business name to receive the exclusively priced offers.

Reporting and monitoring will be provided by your Regional Account Manager to ensure that your employees are making the most of the scheme.

Your Regional Account Manager will provide ongoing support, free marketing materials and documentation as required. We will also support you with on-site roadshows, employee presentations or other promotional activity to increase employee awareness.



# Co-operative Flexible Benefits and The Co-operative Legal Services

It is our vision to provide employers with a compelling and trusted range of products and services for employees that is truly 'good for everyone'.

"Our mission is for every employee at a client business to be able to take advantage of at least one of our benefits for themselves and/or their family." Co-operative Flexible Benefits is taking an innovative approach to the benefits market in delivering a unique solution and a true alternative to the traditional commercial package available from other providers. Our commitment is to deliver excellence in everything we do, from the Customer Service Advisors on our Helpdesk, to the support from your dedicated Regional Account Manager, or the production of bespoke marketing material to ensure maximum employee engagement.

All of our services and procedures are independently audited by KPMG to ensure HMRC and employment law compliance, so you can be reassured that the faith and confidence you put in one of the UK's most trusted brands is truly validated.

We believe in working together to achieve benefits for all to make our communities better places to live and work. Most of your employees and their families will have the need for legal advice at some point in their lives, so we're pleased to be able to offer a truly different solution through our partner The Co-operative Legal Services; their straightforward and professional service should benefit the majority of your employees.

## The Co-operative Legal Services promises to:

- provide free advice and support from their legal experts on Will writing and Probate and Estate Administration
- provide fixed fee quotes in advance of any work
- provide a convenient service, that suits your needs and that leaves you in control at all times
- provide clear communications in plain English with a friendly and approachable manner
- be open, honest and transparent at all times
- offer straightforward, value-for-money services and an ethos of social responsibility

[www.co-operative.coop/legalservices](http://www.co-operative.coop/legalservices)

Co-operative Legal Services Limited is authorised and regulated by the Solicitors Regulation Authority under registration number 567391. A list of the Directors is available for inspection at our Registered Office. The Co-operative Legal Services is a trading name of Co-operative Legal Services Limited. Registered Office: Co-operative Legal Services Limited, New Century House, Manchester M60 4ES. Registered in England and Wales under Company Number: 05671209. In Scotland and Northern Ireland different laws apply and The Co-operative Legal Services will refer you to one of our approved panel of solicitors who will act on your behalf. Terms and Conditions apply and are available on request. Calls to 0844 numbers will cost no more than 5p a minute for BT customers. Calls from other networks may vary. Co-operative Legal Services Limited (CLS) will use your information to provide the products and services you require. If you believe that we are storing details relating to you and that these are incorrect or you wish to remove them, please contact us by emailing [data.protection@theco-operativelegal.co.uk](mailto:data.protection@theco-operativelegal.co.uk) or by calling 0800 707 6494. You have a right to receive a copy of the personal data that we hold about you. There will be a charge of £10 towards the cost of administration. Terms and conditions are available on request. Our full privacy policy is set out on [www.co-operative.coop](http://www.co-operative.coop) or is available free of charge from the Data Protection Manager, The Co-operative Group, FREEPOST MR9473, Manchester, M4 8BA.



## For more information

- ☎ Call us on 0800 458 7929
- 💻 Visit us at [www.flexiblebenefits.coop](http://www.flexiblebenefits.coop)
- ✉ Email us at: [info@flexiblebenefits.coop](mailto:info@flexiblebenefits.coop)

## December 2012

The above benefits are available to ALL employees whilst an Employer has an active Childcare Voucher account with Co-operative Flexible Benefits (CFB) or uses CFB to provide their Cycle to Work Scheme.



Awards accredited to The Midlands Co-operative excluding ISO9001 which is awarded to Co-operative Flexible Benefits.