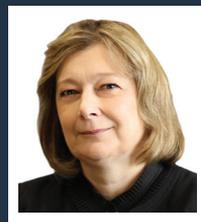


# A STEP in the right direction for Yvonne



**You've only to drive past the cemetery on Harrowby Road to be reminded of a stark truth; at some point in the future our lives will come to an end. It's not a happy thing to consider and yet it needs to be thought about. Just as we've planned our family life and that of our career, we also have to plan ahead for something all of us will come face to face with one day and think about what effect this will have on the people we love when we're no longer around.**

Thinking about such a thing is even harder for vulnerable people; say those with vascular dementia for example, people with brain damage or learning difficulties, mobility issues, stroke victims, blind and deaf people, even those who are suffering the effects of loneliness can come under the category of vulnerable people. What these individuals need is a deeply caring and sympathetic guide with all the legal knowledge, experience and tenacity to take care of them above and beyond the vital emotional support they also need.

Now armed with a distinction in the Advanced Certificate from the Society of Trusts and Estate Planning (STEP) in respect of advising vulnerable clients; JMP's director and head of later life planning Yvonne Carrat is that rare individual who has all of these fine qualities not only in her personal character but also her

professional portfolio to provide real and meaningful help in this difficult area.

You might find this staggering but 61,000 people died

from dementia in 2015\*; that's 11.6% of all recorded deaths in England and Wales; killing more people than heart disease, would you believe? It's not hard to see therefore that dealing with a person's affairs at a time when they're in a vulnerable situation requires a lawyer who's able to reach out with a sincere heart towards her client with as much care and empathy as humanly possible while armed with more than enough legal weaponry to stick up for them when they're in no position to do so.

It's a thorny area both legally and emotionally and not at all clear cut. Yvonne recalls spending time with a lady suffering from dementia, trying to explain to her that her children needed to take control of her money. Was she alright with this decision Yvonne wanted to know? With her mind succumbing to the illness and unable to understand what was going on, she just asked was it time for tea. So Yvonne sat and talked about happy things instead for a while and made her feel content. Back at the office she wrote her report to the Court of Protection saying that she'd tried to make the lady understand. A report like this not only enables the NHS to offer enhanced support to patients like this lady but as it's come from a trusted legal person like Yvonne the lady's financial and practical affairs were put correctly and legally into the hands of her children eventually. It's this balance of deep human

kindness and a colossal legal understanding of this area of law which makes Yvonne so special. You don't have to be in the throes of dementia or be in a vulnerable state to benefit from Yvonne's professional expertise either. End of Life Planning is best done whilst the soundness of your mind is above question. Cancer patients who are just as lucid as the rest of us would certainly benefit. Getting your decisions turned into legally binding directions cuts out so many potential family disputes, making sure that things happen exactly as you wanted, when you've finally ceased to be.

Yvonne also keeps up to date with the ever-changing statutes that come into effect, like the nil-rate band that altered the framework of Inheritance Tax last month. Being able to explain these complex rules in everyday language helps to make financial matters clear mostly at a time of sadness or emotional upset. If this is something you'd like to find out more about, simply get hold of Yvonne or one of her team to make an appointment.

The end of our lives is a topic we learn to brush under the carpet. The thing is, that fateful day is on its way for us all. How better we feel when we have these matters dealt with so we can put it once more into the backs of our minds and get on with the pleasure of being alive.

\*Source: The Office of National Statistics  
Ask about a free half-hour consultation with Yvonne's team on this subject

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