

# Bloodline Planning

from: Peace Of Mind IoM

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## Description

For most people their most valuable asset is their family home, however there are threats to this passing onto your loved ones that can easily be avoided with the correct planning. One of the main concerns people in a relationship have is what would happen if you died and your surviving spouse or partner went on to meet someone new. It is possible that instead of leaving the family home to your children they could leave it to their new partner or spouse. Alternatively, you may have children from a previous relationship for whom you want to protect your half of the house. We can incorporate a special type of trust within your will, which can ensure that your share of the family home is preserved for your children whilst still allowing your surviving spouse or partner to continue to live in it. Most people own their property jointly, however to ensure this happens we need to change the ownership of the property to tenants in common which means they both own 50% share of the property each and more importantly, have the right to dispose of that share in their wills to whom they wish. These type of Will Trusts are also useful in making sure that only the chosen beneficiaries inherit and not their estranged spouse in the event of a divorce or separation.

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