

Abacus Wills & Trusts Helps UK Families Shield the Family Home from Care Costs

The firm's Asset Protection Planning service gives people a legal route to pass on a property, savings, and other assets to the people they love, rather than a care provider.

Turriff, Aberdeen Aug 21, 2026 ([Issuewire.com](https://www.issuewire.com)) - Abacus Wills & Trusts is helping families across the country stop their homes being swallowed up by care fees. The firm's Asset Protection Planning service gives people a legal route to pass on a property, savings, and other assets to the people they love, rather than a care provider.

Here's the problem so many people run into. You spend a lifetime paying off a mortgage, then raise a family in that house. Later in life, a parent or grandparent needs residential care, and the local authority looks at the value of that same house to work out how much the family should pay for it. For a lot of families, that means the home gets sold, and the inheritance children were expecting shrinks fast.

Abacus Wills & Trusts built its Asset Protection Planning service to give families a way around this. Through a Property Protection Trust, a homeowner can place their share of a property into trust for their children, or another chosen beneficiary, and a surviving partner can still live there for as long as they need to. The property is excluded from any later means-test calculation for care costs, so the family keeps what was built up over decades.

The numbers involved can be significant. Abacus states that its planning can protect over 65% of a client's assets, for fees around 3%, and that a well-structured plan can preserve a legacy across four generations. That's a wide gap between what a family might lose without planning, and what they can pass down with it in place.

Trusts aren't only about care fees, either. A Living Trust lets someone set out their wishes for property and dependants during their own lifetime, and bypasses probate on death so that a successor trustee can act on instructions straight away.

A Pilot Trust can be added to over time and carries its own nil rate band, making it a useful tool for larger estates working to reduce inheritance tax exposure. Life Interest Trusts and Vulnerable Person Trusts protect a partner's right to live in a property, or a beneficiary who might need extra safeguarding, without handing over full control of the capital.

None of this needs an office visit or a stack of paperwork sent back and forth. Abacus sends specialist consultants to a client's home, at a time that suits them, and walks through which type of trust actually fits their circumstances. Founded in 2004 by Tehsin Aslam, the firm has now completed more than 15,000 wills, and its team of over 50 people works with families right across the UK.

A spokesperson for Abacus Wills & Trusts said the firm sees the same worry come up in consultation after consultation: people assume protecting a house from care fees is something only the wealthy can arrange, when in reality it's available to almost anyone with a property to their name, provided the planning happens early enough.

That timing point matters. Trusts set up once a care need is already apparent can be challenged and unwound, so families are encouraged to look into asset protection well before a crisis hits, not during one.

Abacus Wills & Trusts offers a free initial consultation for anyone wanting to find out where they stand, with home visits available across the country and every plan built around the client's own family and property situation.

About Abacus Wills & Trusts

Abacus Wills & Trusts is a UK estate planning firm founded in 2004, offering Wills, Trusts, Inheritance Tax Planning, Probate, and Powers of Attorney services. The company has completed over 15,000 wills through a team of more than 50 staff and 12 expert consultants, and provides home visits across England and Wales.

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