

### **What about Inheritance Tax?**

We will discuss your current situation and whether Inheritance Tax is likely to be an issue for your estate. We can advise you on appropriate estate planning measures and are happy to work alongside your financial adviser if necessary.

### **What happens if I die without a Will?**

Your estate will be dealt with under the 'intestacy rules' and the people you want to leave your estate to potentially may receive nothing. For example, the intestacy rules do not recognise unmarried partners and this could mean your loved one has to go to court to bring a claim against your estate.

To prevent the heartache, make a Will.

**Look after your loved ones,  
call us today!**

**01992 422128**

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## **Wills**



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## **Do I need to make a Will?**

Everyone should be thinking about making a Will, regardless of the amount of money they have.

It is particularly important to make a Will if:

- you are a parent
- you are in a relationship
- you have no immediate family
- you own a property
- you own a business

When making a Will, there are a number of important decisions to consider.

## **Executors/Trustees**

These are the people you choose to deal with your estate and distribute it in accordance with your wishes. If you are leaving any money to children, your Trustees will be responsible for looking after it until the children reach an age which you can specify.

## **Funeral wishes**

You can state whether you would prefer to be buried or cremated. You can also specify preferences about the type of service you would like. This way, your family can be assured that they are following your wishes.

## **Guardians**

If you have young children, you should state who you would want to look after them if you are no longer around. This would help prevent your children's future being decided by the authorities.

## **Pets**

You can also decide who you would want to look after any pets.

## **Specific gifts**

You can make gifts of family heirlooms, items of sentimental value or other possessions to your family and friends before your main estate is distributed.

## **Gifts of money**

You can set out any gifts of money to relatives, friends or charities.

## **Your residuary estate**

You must state who is to receive your residuary estate. This is everything left over after all debts and expenses have been paid and any gifts specified in your Will have been distributed.

## **Why use a solicitor?**

Whilst it is possible to prepare a Will yourself (a 'DIY Will'), one simple mistake can cause ambiguities or even make your Will invalid. This is likely to result in delays in the administration of your estate and your wishes potentially not being followed.

We can prepare a Will tailored to your personal circumstances, ensuring that things are made as simple and hassle-free as possible for your loved ones.

