

# Brooke - Taylors

## S O L I C I T O R S

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### Why should I make a will?



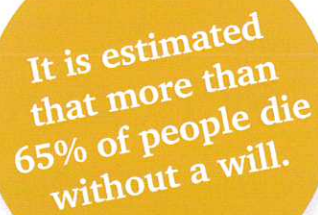
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# Why should I make a will?

## What is a will?

A will is a legal document setting out what you want to happen when you die. For example:

- Who will inherit your assets?
- Who will be in charge of carrying out the instructions in your will?
- Who will be your children's guardians?
- Matters relating to your funeral



It is estimated that more than 65% of people die without a will.

## Why should you make a will?

- 1 To make sure that your assets pass where you want them to:**
  - If you die without a will (intestate) the law decides this - not you
  - The law only passes assets to blood relations and spouses and civil partners
  - Without a will your partner to whom you are not married and not in a civil partnership would get nothing under the intestacy laws
  - People who you consider family but are not blood relations (e.g. step-children) would get nothing
  - Without a will a charity cannot receive a gift from you after your death.
- 2 To protect your children:**
  - If you die without a will your children may not receive anything if you are married
  - In the absence of instructions from a last living parent, a child under 18 will have a guardian appointed by a court. Appointing a guardian in your will ensures your wishes are followed
  - Children who inherit under the intestacy laws receive their money at 18. If you make a will you can arrange for the monies to be held on behalf of a child until an age which you think is suitable (e.g. 21 or 25).
- 3 To avoid or reduce the amount of inheritance tax payable when you die.**
- 4 To protect your family from unnecessary problems, uncertainty and financial worry, all of which could have a detrimental effect on ongoing relationships.**

To discuss making a will please make an appointment with a member of our Private Client team or ring 01298 22741 and speak to one of us.