



## Ten reasons why you need a Will

**We know** what you are going through, and we are here to help.



It is amazing – and worrying – to think that around 2/3 of adults in England and Wales do not have a Will. Making a Will need not be complicated or expensive. Although you can make a Will yourself, using a pack bought from the high street, we would strongly suggest you see a solicitor to have it drawn up professionally. We like to compare it to do-it-yourself dentistry – whilst it may be possible it is probably not a good idea for most people!

## Here are just **10** of the many reasons why you should make a Will.....

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### **You control what happens**

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If you don't make a Will, the "Intestacy Rules" govern how your estate is divided up when you die. They determine which of your relatives receives how much and can lead to some nasty surprises. For example, your husband or wife may not inherit everything – perhaps not even all of your house. With a Will, you decide who inherits what – You can take control.

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### **Appoint the right people to handle your affairs**

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When you die someone will need to deal with all of the practicalities. If you don't make a Will then you will have no control over who this will be. It may not even be a close family member. If you make a Will you can choose who you would like to deal with things – the Executors. You may prefer to appoint a professional such as a solicitor or someone who will not be suffering the distress of bereavement.

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### **Provide for friends or partners**

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The Intestacy Rules do not provide at all for your friends or even for a partner who you may have lived with for years – they will inherit nothing. By making a Will, you can leave them as much or as little as you like. It's your money – it's your decision!

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### **Look after your children**

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You can name guardians to look after your children if anything were to happen to you. The choice of guardians is up to you, but a solicitor can advise you on the factors to consider when making this important decision.

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### **Provide for your step-children**

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Under the Intestacy Rules, your step-children are not counted as your children and will inherit nothing – even if their other parents have already died. You can change this – make a Will and you can be certain their future is secure.

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### **Stop teenagers blowing the lot!**

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If you don't have a Will, anything which your children inherit passes to them at the age of 18. Teenage years are not necessarily the best time for someone to come into a sum of money! By making a Will, you can determine when your children (or grandchildren) will inherit, safeguarding the money for a time when they may really need it.

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### **Save Inheritance Tax**

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Although the rules have changed recently, you shouldn't get carried away by the headlines. It can still be possible to save thousands of pounds of Inheritance Tax by making sure your Will is tax efficient.

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### **Give to charity**

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The Intestacy Rules don't allow for any gifts to charity out of your estate. By making a Will you can leave a set amount or a percentage of your total estate. It's a great way to say "thank you" for the wonderful work they do – and it helps to save Inheritance Tax too!

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### **Give yourself peace of mind**

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Leaving a Will means you can be sure that everything would be dealt with in the way you would wish following your death. It's a great feeling to know that you won't be leaving your loved ones with a mess to sort out.

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### **It can go wrong**

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Sadly we see all too many home-made Wills that just don't work. People die thinking that they have left a Will but because they did not have the legal knowledge and expertise of a solicitor their "Will" is not worth the paper it is written on. Unregulated will writers do not have to have any legal training and do not have to have insurance so there can be no protection if they get it wrong.

# Why Choose Banner Jones?

- Fixed Fee Promise on Wills & Probate
- Tailored to ensure you get the right Will to suit your circumstances
- Home and hospital visits available
- Free registration of all Wills on **'The National Will Register'**
- Witnesses provided
- Flexible appointments (phone/video/face to face)
- Free digital storage of your Will
- Inheritance Tax and estate planning advice available
- **97%** of our clients would recommend us to a friend



**We know** that Making a Will is often seen as a daunting prospect for a lot of people, but here at Banner Jones we'll take you through it step by step ensuring that your Will represents everything you want it to. Most of our clients say it's such a relief to have finally done it and usually they have been putting it off for ages.

**Talk to Banner Jones** - We are ready to help you



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## Disclaimer

The information contained in this update does not constitute legal advice. It's our best assessment of the current position and is in places based on opinion. In order to bring you a comprehensive guide we have included some financial information, but this does not constitute financial advice. If you want specific advice, please contact us.