

Will you..or won't you?

Why is it so important to make a will?

- ✓ Two thirds of the population die without making a Will. This results in their loved ones being left with unnecessary problems at a difficult time. The costs of dividing up the Estate will be more than the cost of making a Will beforehand.
- ✓ A Will allows you to say what should be done with your money and possessions and is a record of your instructions as to how your Estate will be distributed when you die.
- ✓ If you die Intestate (without making a Will), your money and possessions will be divided up by the Government in accordance with the Rules of Intestacy. Some people may assume that everything will automatically go to their spouse / civil partner and children. This is not always the case.
- ✓ If you live with someone but are not married or in a civil partnership with them, that person will not be entitled to anything (unless a property is owned equally as Joint Tenants), unless stated so within your Will.
- ✓ If you have been married / entered into a Civil Partnership or Divorced since you last made your Will, it may not be legally binding and you will need to consider making a new will.
- ✓ If you have children aged under 18, your Will is the best place to name their legal guardians and make financial arrangements for them.
- ✓ If the total value of your Estate exceeds the current tax threshold you will have to pay inheritance tax at the rate of 40%. By preparing a Will there are ways you can minimize the amount of tax to be paid.

If you already have a will then ask yourself this:-

Have you...

- ✓ welcomed a new child or grandchild in the family?
- ✓ lost a relative or close friend?
- ✓ got married (or entered into a civil partnership)?
- ✓ divorced (or severed a civil partnership)?
- ✓ house gone up in value?
- ✓ bought a new house?
- ✓ remortgaged your current house?
- ✓ acquired new furniture or jewellery?
- ✓ won the lottery or had a windfall?
- ✓ retired ?

If you have answered yes to any of these questions then it could be time to update or renew your will.



Making a will or changing your existing will is easier than you think...

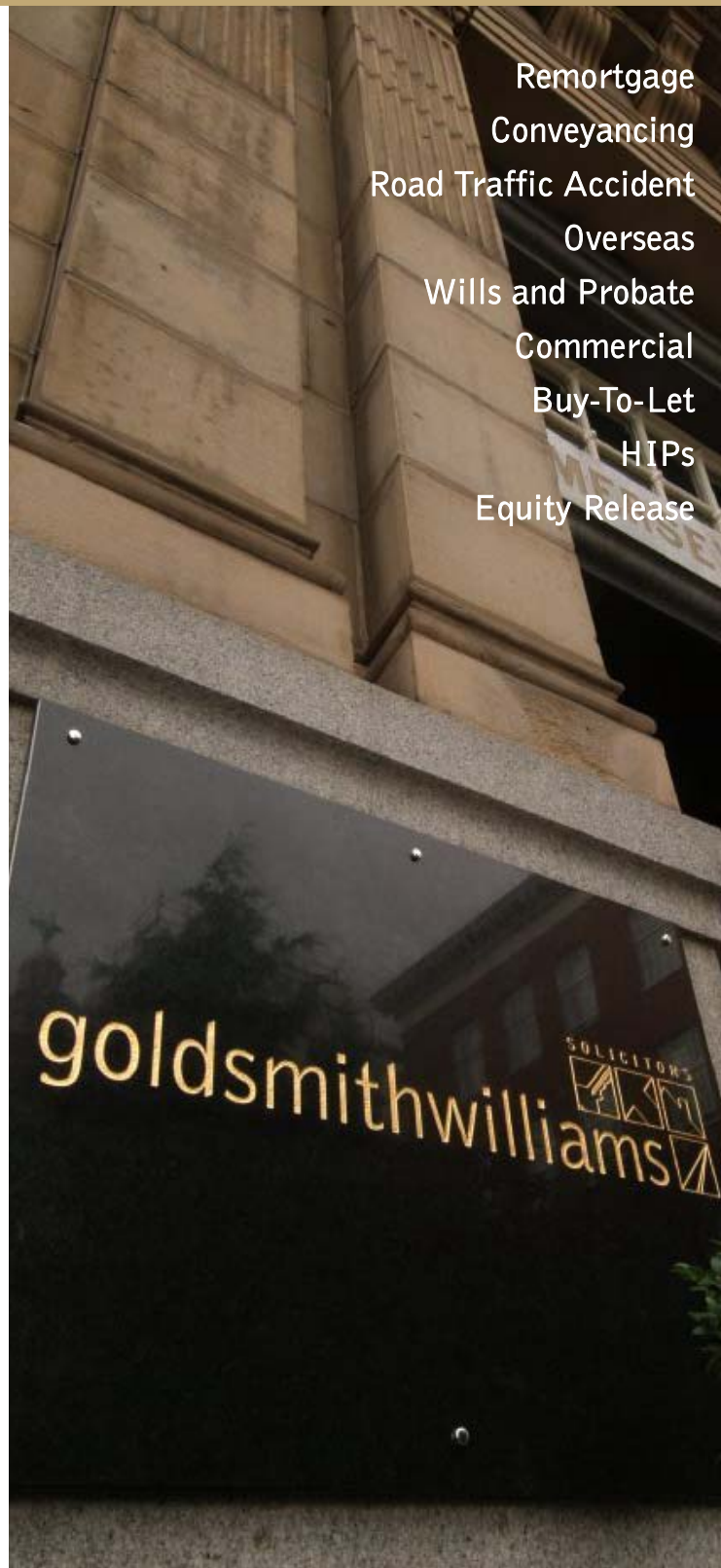
Goldsmith Williams has a dedicated team of professional will writers who will deal with your instructions by telephone (or face-to-face if preferred). Upon receipt of your instructions, we will provide you with a draft will for your approval within 48 hours!

Interested?

For more information, please visit www.goldsmithwilliams.co.uk to read our "Guide to Making a Will" brochure.

Or

Contact general enquiries, please contact Linda Cummings on 0845 373 3737 or email wills@goldsmithwilliams.co.uk



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