



# Will you or won't you

## What you need to know about Wills

**Often making a Will is the last thing on your mind...but it is one of the most important things you will ever do.**

Why?...because a Will sets out who your money and property (your estate) will pass to after your death.

If you do not make a Will, your estate passes according to the statutory intestacy provisions, an often inflexible and unfair system.

For example, many assume that if they are married or in a registered civil partnership, their spouse or partner will automatically receive their estate on their death, but this is not the case. If you have children, your spouse or civil partner is only entitled to your 'personal chattels', a statutory legacy of £250,000 and half of the remainder of your estate.

If you are not married or in a registered civil partnership, your partner will not be entitled to receive anything under the intestacy provisions.

For these reasons it is important that you have a valid Will. Homemade Wills, those Wills drawn up by unregulated Will writers or prepared through the internet, are often not valid or are challenged as the strict rules governing Wills are not adhered to.

Errors such as failing to deal with the entire estate, inadvertently using legal terms which have a different effect than intended or not making substitute provisions in case a beneficiary dies, are more likely to be found in Wills not drawn up by fully trained practitioners found at a solicitors.

Wills drawn up by a firm of solicitors offer the benefit of additional guarantees from such organisations as the Law Society.

### Through a Will you can:

- Ensure that your money and property pass to who you want and in the way you want
- Choose responsible executors to carry out your wishes
- Include legacies to individuals and charities
- Save Inheritance Tax and care fees
- Ensure that your spouse or partner always has a home
- Appoint guardians to care for your children and provide money for their maintenance
- Give rights of occupation to adult children who are still living at your home when you die
- Ensure an inheritance for your children in the event that your partner remarries after your death
- Secure the future of your family business
- Provide for disabled children or other dependants

At Steeles Law we understand that your Will is probably the most important legal document you will ever sign, so it is vital that you are happy with its content. Our legal practitioners who have many years experience and include Society of Trust and Estate Practitioners members, take the time get to know you and understand your needs.

We make making a Will as easy and straightforward as possible.

A significant benefit of instructing Steeles Law is that we are specialists in all areas of law, giving you easy access to legal practitioners who can advise on such issues as divorce and parental responsibility, property and commercial matters which may arise as part of the process of making a Will.

When making a Will you will need to appoint executors to administer your estate. This is a service which Steeles Law can offer. By appointing Steeles Law as executors of your Will you can be sure of the efficient and sensitive administration of your estate by specialist professionals. We will handle all aspects of the administration of your estate, thus avoiding future problems, many of which arise from executors not realising what they need to deal with. You will also avoid problems arising from your executors dying before you, or being unable or unwilling to act whether through illness, location or loss of contact.

**To instruct us to write your Will please contact us at one of our offices.**

#### **Here are a few comments made by our clients and the profession**

"We have always appreciated Steeles' attention to detail and clarity."

Mr & Mrs W, Client Questionnaire

"Unfailingly efficient, helpful, and sympathetic on every occasion on which I've needed advice...I'm very grateful."

Mr M, Client Questionnaire

"Thanks for your understanding, caring way you dealt with our Will. We are very pleased and happy with the way it has all been sorted out for us. Thank you."

Mr & Mrs M, Client Questionnaire

"Competent and understanding team."

Legal 500 2014 edition, ranked amongst the top law firms in the region.

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## **Wills Need to be Reviewed and Updated Regularly**

It is important to review your Will periodically, to take into account changes in your circumstances and lifestyle. It is especially important to do so if you:

- Marry, as marriage revokes existing Wills
- Start to co-habit or 'move in' with your partner
- Buy or sell a home
- Start a family
- Inherit substantial sums of money and/or property
- Start a business, or your existing business expands or contracts
- Become divorced or separated
- Have an accident
- Suffer from, or develop, a long term or terminal illness