

GAYLE/D/PATTON

SOLICITOR

THINK ABOUT MAKING A WILL TODAY!!

Not many people like preparing for their death and some people are superstitious about making a will. Most of us defer it and tell ourselves we will think about it another day. However, making a will is very important and putting it off can cause stress and hardship for surviving family members left behind.

Making a will is actually easy and is not a time consuming process. It will provide you with comfort and certainty knowing that your affairs will be in order after your death.

So why make a will?

Some people believe that if you don't have significant assets it is unnecessary to make a will. However, it is essential that everyone who has responsibilities or dependants makes a will.

Making a will ensures that your wishes are carried out. You can ensure that arrangements are made for your family and that your property is distributed in accordance with your wishes in the event of your death. If you do not make a will it is left to the State (by the rules of Intestacy) to decide how your property is distributed.

A will makes it easier for your family to manage your affairs when you die. Without a will this can be more time consuming, stressful and costly for your family.

Making a will ensures that any dependent children or persons with special needs are provided for as per your wishes.

You can also ensure that your will is tax efficient, ensuring that the minimum amount of inheritance tax is paid on your death.

Furthermore, a will allows you to appoint the person that you wish to manage your affairs (your executor). In the absence of a will that person is appointed by law, leading often to the most unsuitable person assuming the role of executor.

A will also allows you to express any other wishes you may have such as instructions for your burial or cremation.

Who should make a will?

Wills are not just for the elderly. All age groups should consider making a will, especially if you have young children. It is important to leave specific instructions for their care. A will allows you to appoint a testamentary guardian who will have legal responsibility for your children in the event of your death. If you do not have a will then your children may not have a legal guardian and your family would need to apply to court for a guardian to be appointed. This can sometimes lead to conflict within families. A will avoids this.

If you own property it is important that you set out what you wish to happen to it in the event of your death.

If you have recently married or intend to get married in the near future it is very important to make a will or review your old will. If you have already made a will and have subsequently married this will result in your will being revoked. You will need to write a new will.

If you are in a long term relationship you should make a will as, without one, your partner may not be entitled to inherit from your estate. If you wish to provide for your partner on death you should do so by making a will. Also, if you have separated or divorced and have previously made a will it is vital that you change the terms of the will where your wishes have changed.

Steps involved:

As we have said, making a will is usually not a time consuming process.

- Contact our office for an initial appointment with one of our solicitors to discuss your wishes.
- You should make a list of all your assets e.g. property, bank accounts, credit union accounts, shares, pensions etc and personal items. Also decide who you wish to appoint as your executor and, if you have children or dependants with special needs, as trustees and guardians.
- After the first meeting, we will draft your will and send it to you for approval. We will then make any necessary amendments and arrange for you to sign your will in our office. You can then take your will home with you or we can keep it in our wills safe.

Please contact us at info@gdpatton.com for further information or call us:

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