

## Why you should make a Will

Here are some of the reasons why you should make a Will...

**HAVE NOTHING TO LEAVE?** - You may be surprised as to how much you are actually worth. But in reality the amount is not as important as leaving your property to who you think deserves it. Do you really want it to be left to the Government to decide who should get your hard earned money and possessions? By making a Will it is your choice.

**UNMARRIED BUT LIVING WITH YOUR PARTNER?** - Did you know that if your Partner dies you would not automatically be entitled to any of his/her estate? You would need to make an application to court for a share of their estate. How would you pay the bills in the meantime? This can easily be resolved by you and your Partner making a Will to provide for each other if the worst should happen.

**SECOND MARRIAGE BUT YOU BOTH HAVE CHILDREN FROM YOUR FIRST MARRIAGE?** - Are your children adequately provided for if you should die first? If the house is held as joint tenants then this will automatically go to your spouse. If you have not made a Will then the remainder of your estate will also go to your spouse (if it is under £250,000) and will eventually pass under their Will or to their family if they do not leave a Will.

**DO YOU HAVE CHILDREN UNDER 18?** - If you don't make a Will appointing Guardians it could be left to the courts to decide who should look after them. Do you want to leave it to chance?

**WORRIED ABOUT CARE HOME FEES?** - Did you know a carefully drafted Will which includes a trust can reduce the amount claimed by the Local Authority if you ever need to move into a care home?

**ALREADY HAVE A WILL?** - Is it up to date with the changing needs of your family and your financial situation. Having an out of date Will can be almost as bad as no Will at all. Let us review it for you to provide piece of mind

Making a Will is usually a fairly straightforward procedure we will ensure that we understand your individual situation and aims and will advise you on the wide range of possibilities. For further information please contact Su Wilson on 0151 203 1482 or email [suwilson@forsterdean.co.uk](mailto:suwilson@forsterdean.co.uk)