

## 10 GOOD REASONS TO MAKE A WILL

### 1. Your possessions may not go to the people you would like to benefit from them

If you do not make a will, the law applies 'Rules of Intestacy', which set down who will benefit from your Estate and in what order these benefits shall accrue. The rules may not do what you want or expect.

### 2. You may leave problems for infant children

There may be disagreements over who should or should not look after children, and their money. In a Will, you can appoint guardians to look after them and Trustees to take care of their finances.

### 3. You may pay the government tax which could have been saved

Despite recent increases in the Inheritance Tax threshold, and partly because of the increased value of property, it is always worthwhile considering Inheritance Tax Planning, at the time of making a Will. We will be happy to discuss this matter with you.

### 4. Your spouse and family could be forced to sell their home to pay out other beneficiaries or the tax man

A carefully planned Will could avoid this.

### 5. Treasured possessions may have to be sold

A Will can provide that items of monetary or sentimental value can go to people who can care for, appreciate and look after them.

### 6. If you are not married, your long term partner will not benefit from your estate

The Rules of Intestacy do not recognise a 'common law' husband or wife or other partner although 'Civil Partners' are now included. In these circumstances a Will is essential.

### 7. Your estate may be left in the hands of those who are incapable or unwilling to sort it out

In a Will you can appoint responsible people as your 'Executors' to organise things and deal with the paperwork

### 8. Your Will can express your wishes with regard to your funeral arrangements

Your wishes may not be known unless you write them down. Worse still, your loved ones, at a time of emotional turmoil, may be stressed further by having to guess what you really wanted.



### 9. If you have no family, your estate may revert to the crown

This is a serious consideration for many people. Why should you benefit the government, when your favourite charity may be in need?

### 10. If you have married since making a Will, in most cases your old Will is automatically revoked with the new marriage

This may not be what you want, especially if you have left property to children of a previous marriage. Similarly a Will should be re-drawn at the time of divorce even if re-marriage is not contemplated.

**Perhaps the '11th' reason is to give yourself peace of mind. It is never too early to consider these difficult subjects, and a conversation with a specialist at Berry & Berry may be of great assistance.**



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