

Are You Sure?

- Are you going to provide for your family as you would wish — do you want everything to be decided by the rules of intestacy?
- Is your husband or wife going to have to sell the family home if you die? This can be avoided simply by writing a Will.
- How will your property and possessions be distributed — will it be to the people you want and in the way you want?
- Do you know if your family will have to pay Inheritance Tax — do you know how this can be reduced or even avoided?
- Will your children or grandchildren be looked after as you would have wished — have guardians been appointed for them?
- Who will carry out your instructions if you die — who would you like to act as your trustees? What will it cost your family if you name a bank or solicitor as an executor?
- Are there any special gifts to go to friends or are there favourite charities you have always supported?
- Do you want to be buried or cremated — do you have any special instructions or wishes for your funeral?
- If you run a business, will your family or partners be allowed to carry on without you? How can you make sure they will still be able to obtain an income from your work?

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- **Peace of Mind**
Put an end to uncertainty. Give your family the security of knowing you have written a legally valid Will. Make sure that your wishes are carried out as you have arranged.
 - **Professional Service**
Take advantage of a company that specialises in writing Wills for people like you. Our unique system gives you the most efficient and modern method of recording your exact instructions.
 - **Convenient**
Discuss your wishes in the comfort and privacy of your own home. Arrange to give the instructions for your Will at the time that suits you best.
 - **Value for Money**
There is only one fixed fee for writing your Will. Nearly all family arrangements can be accommodated with a comprehensive range of options.
 - **Your Guarantee**
Each Will is created with the leading Legacy Document software system. All clauses used are well established by legal precedent and every Will produced ensures that your instructions are presented in the way that you intended.

What's in a Will?



Are You Guilty of Intestacy?

Every day 2,000 people die in this country and most of them leave their families with all the problems of Intestacy — this means dying without having a legally valid Will.

Most people assume that all their possessions will automatically pass on to their husband or wife or other members of the family.

Unfortunately, many families often face immediate financial hardship and sometimes they even have to sell the family home — simply because no Will had been written.

The Rules of Intestacy means that the State writes a Will for you and your possessions are distributed according to these rules. How many people would want their estate to be divided in a way that gave them no choice in the matter? Would you want your partner or family to face unnecessary extra difficulties at a time of great distress?

Without a Will you miss all the chances of passing on particular gifts to your friends or favourite charities. If you have a young family would you like to have a say in who may have to look after them?

Would you prefer to choose the friends or relatives who would be able to carry out your instructions as you would wish?

The Answer

Thousands of people are worried because they have not written a Will. If you are one of them, it's never been simpler to put your mind at rest. Take advantage of our personal service. Many of us find it difficult or inconvenient to arrange to visit a solicitor — it often takes at least two appointments and usually during the working week.

We can arrange to visit you at home and at a time that suits you. Our consultant will explain all the points that need to be considered — together you can discuss the details of how your wishes can be included in your Will.

After your instructions have been recorded, these are processed by the **Legacy U.K.** program — the most widely used system for professional Will Writing. The program drafts your Will using traditional phrases and clauses to make sure your heirs inherit your property according to your wishes.

Because we specialise in writing Wills, we are able to offer a highly efficient service and cater for a very wide range of situations applicable to virtually all family circumstances.

If you've been meaning to write your Will but never quite got round to it, this is your chance to act NOW! There's no time like the present and both you and your family will benefit from that extra sense of security.

Time to Change a Will? You can easily add simple requests to your Will. If you have recently married, or divorced or you are sharing property with a new partner, then it's essential that you write a new Will.

Everyone's circumstances change as time goes on and we recommend reviewing your Will at least every five years and more frequently if there is a major change in your situation.

