

# Don't delay - Make a Will Today!

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A Will is one of the most important documents most people ever sign yet, surprisingly, over two-thirds of adults die without a valid Will, causing a great deal of uncertainty at a time of heartache and distress. James Rousell, a Partner at Wall James Chappell, Solicitors, Stourbridge explains that making a Will can safeguard the security of your loved ones and ensures that whatever you have - no matter how much or how little - is divided up according to your wishes.

## **Making a Will is important because :-**

- **If you die without a valid Will**, there are certain rules which dictate how your money, property or possessions will be allocated. This may not be the way that you would have wished your money and possessions to be distributed and, if you leave no next of kin, your estate will go to the Crown.
- **Your Executors** (who take charge of your estate and wind it up) will also be chosen according to fixed rules and are not always the most suitable to act.

## **To avoid these problems it is important that you make a Will**

### **By making a Will you can :**

**Appoint** someone you know and trust to act as your Executor(s)

**Nominate** guardians for any young children who may be minors at the time of your death

**Make specific gifts** to relatives, loved ones, friends or favourite charities

**Choose exactly what you want done with your** property and assets after your death

**Avoid your share of the estate** from being used to fund your surviving spouse/civil partner's long term care

**Save** your beneficiaries from paying unnecessary inheritance tax

**Protect** your assets from the possible remarriage of your surviving spouse or new civil partnership of your surviving partner

**Prevent** beneficiaries who are in receipt of means tested benefits from losing those benefits

**Express your wishes** about your funeral and the disposal of your body

**Even if you already have a Will**, reviewing your Will every few years is as important as making one in the first place. Whilst it is tempting to sit back and relax and forget about it, things happen in all of our lives and, if you're not careful you can find yourself with a Will that no longer reflects your wishes. Changing your Will is easier than you think so don't be put off.

For more information, contact James Rousell

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