

67% of UK adults don't have a valid Will.

Wills aren't just for the elderly or wealthy.

Using a regulated professional to write your Will or help with estate planning will provide both you and your family with Peace of Mind.

Many Wills are considered out of date if older than 4 years as they may not take into account changes in personal circumstances.

Your Will allows you to instruct your executors on how to distribute your estate on your death.

If you care about who your estate goes to, you need a Will.

SWW Members are:

- Regularly trained
- Fully Insured
- Adhere to the SWW code of practice

For more information about how the SWW can help you please contact us on: 0800 838270 or visit www.willwriters.com

**Where There's A
WILL...**

Your Local Member:

HarriesWatkinsJones
Wills&Probate



Harries Watkins Jones Wills & Probate
www.willsandprobate.wales
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**Protect your family,
Make a Will today.**

Why make a Will?

Making a will is the only way to ensure that your wishes are carried out after your death. Without a valid Will, your property will pass by the Law of Intestacy. In any event it is likely to cost more and take longer than if a Will had been made.

Making a Will lets your loved ones know that you cared enough to sort things out in advance.

Executors

A Will allows you to name Executors who will deal with your estate after your death, pay any taxes, debts and distribute the estate as the will directs. You may feel that a professional should be appointed if your estate is complex or to relieve the burden from grieving loved ones.

Children & Guardians

A Will allows you to say who you would like to look after your children in the event of both parents' deaths. If no person is named, the courts will decide who should look after your children instead.

Children can legally inherit assets at the age of 18, however many people wish for children not to inherit until they are more mature, at later ages such as 21 or 25. You can provide instructions for this in your Will.

Married Couples

If you are married, do not assume that your spouse will get everything. Under the Law of Intestacy, your children can have a right to part of your estate if it is large enough. Even if a Will was made before the marriage, your Will could have been revoked by your marriage unless the Will stated it was still to stand.

Unmarried Couples

Unfortunately unmarried couples do not have the same legal rights as those who are married. Under the Law of Intestacy your partner would not receive anything from your estate.

Gifts to Charities

Many people wish to leave small gifts to their favourite charities. Larger estates may also benefit from a reduced rate of inheritance tax if at least 10% of the net estate is left to charity.

Complex Families

It is common for a person to wish to benefit their current spouse but also ensure that their own children eventually benefit. A Will can include certain trusts which allow for a spouse to live in a property for the rest of their life and then the property will pass to the children afterwards.

Protecting Assets for Future Generations

Assets can be placed into trust rather than given to a person directly. There are various reasons to put a trust in a Will, such as to protect property for children, to provide for disabled beneficiaries and to allow flexibility for trustees to adapt to a beneficiary's changing circumstances.

Updates from an Old Will

If you are retired maybe you made a Will a long time ago. It likely needs updating to include additional grandchildren or deletion of persons you no longer feel you wish to leave anything to.

Plan Now and Save



Having a Will is not just about ensuring that all of your possessions go where you want or that your family is looked after. With the laws changing with regard to Inheritance Tax (IHT), more people than ever fall into the IHT bracket. Homeowners will pay billions in increased Inheritance Tax to the government.

Making a Will ensures that you are in control of what happens to your property and family. We find that once it has been completed, instead of feeling dread and unease, people feel a great sense of relief that everything will be handled as they wish.

The Pitfalls of not Having a Will

Although most people consider having a Will, they are unaware of the outcome of dying intestate (without a Will).

If you die without a Will the laws of intestacy will govern how your estate is distributed. This may not reflect how you wish your money and possessions to be allocated.