



MAKING A WILL

How often should I review my will?

You should review your will at least every 10 years. But if something happens in your life to change your family relationships or your property, for example a marriage, the birth of children or a bereavement, you may need to consider changing your will earlier. Changes in legislation, especially about Inheritance Tax, sometimes make it a good idea to review your will. You should also consider whether your will makes the best provision for you and your family if you or your spouse needs nursing home care in the future.

Do I have to use a solicitor?

No, but it is advisable to do so. Remember, if you make a mistake you will not be around to put it right. You need to consider a lot of possibilities, and your solicitor is used to doing this. There may be complexities such as making provision for young children or those who are disabled. Wills are often complex where there has been a second marriage, and there may be children from two marriages with a claim on an estate. You may also want to minimise legal expense and tax liabilities on your death.

If I get married or divorced, does this automatically make my previous will invalid?

No, you must make a new will if you don't want your previous will to have effect.

What do I need to think about before making a will?

Here are some things for you to think about before coming to see us about your will:

- Your assets - making a list (it doesn't need to be too detailed) helps you to focus on what needs to be dealt with. You (and we) can tell whether Inheritance Tax might be an issue. Are there particular items or assets you want to give to people?
- Your executors - this is the person (it can be more than one) who will oversee the administration of your estate. Often this will be your spouse or partner, or one or more of your children. Try to appoint two executors if you can, as this protects against one of them dying before you. You may want to consider appointing a solicitor if your estate is likely to be complicated.
- Your spouse or partner - what provision do you want to make? Does your will need to allow for your spouse or partner dying before you? Is it likely that you or they will need nursing home care in the future?
- Your children - if they are young you will want to appoint a Guardian for them. You should check that anyone you want to appoint as Guardian is willing to do this. We can advise you as to what is involved. If your children are grown up, you will still want to think about their needs in future years.
- Your beneficiaries – are any of them disabled physically or mentally? Could any of them still be under 16 when you die? You may not want them to receive their inheritance at such a young age, so a trust might be required. Perhaps there is a charity you wish to support?

We will need full names and addresses for all the people you want to mention in your will.