

## Why make a Will?

**Q: My wife will get everything anyway, if I die, won't she?**

A: Not necessarily. Only a cash sum of between £125,000 and £200,000 will pass to her outright. The rest will be on Trust for her and possibly other relatives who you do not intend to benefit.

**Q: I don't own much, so do I need a Will?**

A: We all own something, including the shirt on our back, or that rare orchid collection, those prized chainsaws, or even your beloved horse. However, a Will covers more than just gifts. You can appoint Guardians for your children and provide for pets as well as making your funeral wishes known. If you don't have a Will, then the Law decides who gets what you own, not you.

A Will also lets you detail how certain assets are to be handled. For example, you want to make sure any animal you own will be taken care of the way you want. If you don't have a Will in place your wishes may not be carried out.

**Q: Do I need a Solicitor to prepare my Will?**

A: No, but remember it is a legal document, and what goes in your Will can impact many other areas of law (i.e children and tax saving). Wills prepared by Will Drafting Companies and DIY Will Packs are available, however approach these with caution as they can lead to false security, high costs and other problems. Solicitors provide very affordable Wills specially tailored to your needs and backed by individual advice and a wealth of legal knowledge.

**Q: I don't need to worry if I already have a Will, do I?**

A: Due to the passage of time - particularly with the increase in house prices, events such as marriage (which revokes a Will), the birth of children and grandchildren, divorces and other life changing events - your Will may no longer accurately reflect your wishes.

**Q: My wife and I have Wills leaving everything to each other. Is that enough?**

A: This is not ideal if you wish to protect some of the assets against assessment for care home fees. We can advise you on the use of a simple Trust clause in the Will, which can have the same effect as if you passed outright ownership to the survivor, but yet protect against care fees.

**Q: I am too young to think about a Will, aren't I?**

A: Whether you are married or single, if you are 18 then you can make a Will. You will own something, and a Will leaves guidance on who is to receive it.

**Q: I am not married to my partner, do I need to make a Will?**

A: Absolutely. Without a Will, the Law steps in and decides who gets what. That same Law ignores an unmarried partner. In fact it ignores step-children, grandchildren, friends, charities and pets. All good reasons to have a Will.

We offer a free Will health check. For more information please contact **Catherine Cole** at [cjc@awdry.co.uk](mailto:cjc@awdry.co.uk) or on **01249 815110**.