

The importance of having a will

Giving you peace of mind that your family's future is protected



It's important to have a will in place so that you can set out what you would like to happen to your money, house, valuables and possessions (known as your 'estate') after you die. Having a will can also help to reduce the inheritance tax your personal representatives will be required to pay out of your estate when you die.

If you die without having a will, your wishes may not be carried out after your death and the law will determine what will happen to your estate instead.

This means the people you want to benefit may not receive what you would like them to receive. And, in some circumstances, they may even be left with significant financial problems and legal processes to deal with after your death.

“Safeguard your loved ones and make sure your estate goes to who you want by making a valid will.”

How do I write a will?

Will writing is generally not a regulated market and you are not required to take legal advice when writing your will. However, it's important to remember a will is a legal document; it needs to be right because mistakes can be difficult to resolve, especially if they only come to light after your death.

By taking legal advice you can have peace of mind that nothing has been overlooked, your will is legally valid and, importantly, you're protected should anything go wrong.

What if I already have a will?

If you already have a will it may still be necessary for you to review it, especially if your circumstances have changed since your will was made.

There are a number of reasons which could mean you should review your will. These include:

- changes to your marital status;
- birth of children, or even grandchildren;
- the purchase or sale of a property; or
- changes to your financial circumstances.

It's important to remember that changes in laws can also impact on some instructions which may be detailed in your will. So, even if your personal circumstances have not significantly changed since you last made your will, you could still benefit from having your will reviewed by a qualified professional.



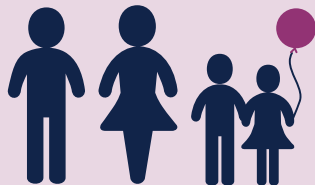
How we can help you

We understand that writing a will can feel daunting and overwhelming. **That's why we work closely with two regulated firms of solicitors to offer you professional will writing services which are covered by the protections offered by a legal services regulator.**

1

The firm offers a full range of legal services with specialist teams of solicitors and lawyers, dedicated to delivering the best service they can. Their solicitors have been making and administering wills for over 40 years and are dedicated to providing a prompt, professional and personal service.

This firm may be the right solicitors to help you write your will if your circumstances are straightforward and you have a firm understanding of the details and instructions you would like to be included in your will.



2

The firm offers a full range of bespoke legal services; their specialists have extensive experience in dealing with clients whose situations are not always straightforward.

The firm may be the right solicitors to help you write your will if your circumstances are more complex. For example:

- you have children with a former spouse;
- you are not married to your partner;
- you are a business owner;
- you own property overseas; or
- you are worried about inheritance tax.

The solicitors at this firm will work closely with you to understand your specific circumstances and help draw up a will that is tailored to your unique situation.

Our close relationship with both firms means that we can help you choose the most suitable solicitor for you and your circumstances. And, we'll work with them to help make sure your will is aligned with your financial planning.

To find out more about how we can help you with your will, contact your Private Client Partner. Or, if you are new to Foster Denovo:

call 0330 332 7866,

email advise-me@fosterdenovo.com, or

visit www.fosterdenovo.com.

Calls are charged at your standard landline rate.

The Financial Conduct Authority does not regulate will writing, taxation and trust advice.

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