

BRIGHT & SONS – Providing the answers on all aspects of wills

Unfortunately more than 60% of those who die each year don't leave a will. Some people try to write their own, and that can also cause problems for their families to sort out.

Maybe you're not sure who you want to leave your 'estate' to - friends, charities or, of course, the tax man.

Problems can arise even if you don't have much to leave.

Married couples/civil partners

Many married couples, or those in a civil partnership assume that when they die, everything they own will pass automatically to their partner. Sadly this isn't true.

The law decides how your possessions and money will be divided up. Only if you have no close living relatives will your spouse or civil partner automatically get everything. Even cousins could be legally entitled (ask for our leaflet on Intestacy which tells you what the law says if you die without making a will).

Don't leave a complicated legal dispute for your family to sort out. Everyone should make a will so that your possessions and money end up going to who you want.

Providing for children

If you have children (especially young children), your will is the only sure way of providing for them after your death.

Who will look after them if you die? With a will you can arrange matters for their financial future. You can also appoint guardians who will be responsible for them if both parents die. Do not risk your children going into care if you have not appointed a legal guardian.

Other people you wish to help

You may wish to show your appreciation of a good friend by leaving them a gift of money or a particular piece of furniture or jewellery. You can only make sure this will happen by making a will. A gift to charity can also be made in this way.

Even if you have no relatives you wish to provide for, you should still leave a will so that you can choose where your hard-earned money and possessions go.

Changing your will

If you marry, separate, divorce or remarry you should certainly make a new will. The act of marriage will automatically cancel most previous wills.

Even if there has been no change in your marital status, it makes good sense to look at your will every couple of years. Simple alterations may be made by adding a Codicil.

Do not try to alter a will yourself.

Your will is probably the most important document you will ever sign - let us help you get it right.

For further information contact us at:

Maldon 01621 852323

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Witham 01376 512338

Email wills@brights.eu.com

Or come in and see us so that we can help you make sure that your property and belongings go to whom you want them to.



Why go to a solicitor?

Your solicitor will:

- help you clarify your own ideas. Your will needs to cover different eventualities and you may not have thought of them all;
- use legal knowledge of the law of wills, property, trusts, tax and maybe other subjects too;
- help you protect assets for children of a previous marriage/relationship;
- guide you on possible protection of assets from care fees.

Before you see your solicitor

Please write down the full names and addresses of all the people (or charities) to whom you wish to leave money or gifts.

It is also helpful to list the things you own eg: land or buildings, investments, insurance policies, pension entitlements.

We can supply a helpful questionnaire to assist you.

Completing the will

A draft of your will is usually sent to you for approval before the final copy is prepared for signature. Don't hesitate to ask questions about anything that is not clear.