

Five good reasons to make a Will

Your loved ones are precious

It's all too easy to put off making a Will but the difficulty is that we never know when it may be needed.

Experience shows that families who don't plan ahead to cope with death or illness suffer higher levels of stress, expense and delay compared to families with the right legal and financial protection in place.

Making a Will can give you peace of mind that your loved ones are protected.

1. You decide who inherits - not the Government!
2. Choose people you trust to act as your Executors
3. Appoint Guardians to look after young children
4. Avoid unnecessary exposure to Inheritance Tax
5. Have peace of mind and reduce the potential for family conflict



**ARTEMIS
WILLS & PROBATE**

Take action to protect your loved ones.

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■ **CALL TODAY**

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07950 637530

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■ **EMAIL**

info@artemiswillsandprobate.co.uk

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■ **BOOK**

Book a Home Visit /
Zoom meeting.

www.artemiswillsandprobate.co.uk

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FREQUENTLY ASKED QUESTIONS

What information do I need to make a Will?

1. Make a list of financial assets (e.g. property, savings, investments, life insurance) and any liabilities (e.g. mortgage, loans).
2. Have names and addresses of people you may want to include in your Will as beneficiaries, executors / trustees and guardians.
3. Think about who you want to benefit from your estate and whether there are specific gifts of your personal possessions you would like to make.

How often should I review my Will?

Every three years or as soon as there are changes in your wishes or personal circumstances. You should also consider the suitability of your guardians, executors, trustees and beneficiaries named in your Will.

Do I have to wait until I am divorced to write a new Will?

No. Divorce proceedings can take a long time to complete so it is recommended that you make a new Will to avoid your estranged spouse / civil partner automatically inheriting via your current Will or intestacy.

How do I protect my child's inheritance if my spouse / civil partner remarries?

You can include a trust in your Will to safeguard your children's future inheritance. We can advise you about trust options to suit your needs during your consultation.



Who can be a guardian?

A guardian can be a friend or family member who is over the age of eighteen. You should consider the guardian's health, age, lifestyle and ability to care for your child.

I'm married – will my spouse get everything even if I don't make a Will?

Not necessarily. Under the current intestacy rules, it depends on the size of your estate and whether you have any children. Intestacy causes delays and complexity. For families with children, the division of assets can create co-ownership problems and an Inheritance Tax liability. Making a Will protects your family from this.

Where should I store my Will?

Your Will is an important document that needs to be kept safe. If it is lost or tampered with by others this could create problems at Probate and your wishes may not be carried out. We offer a secure storage service to give you peace of mind.