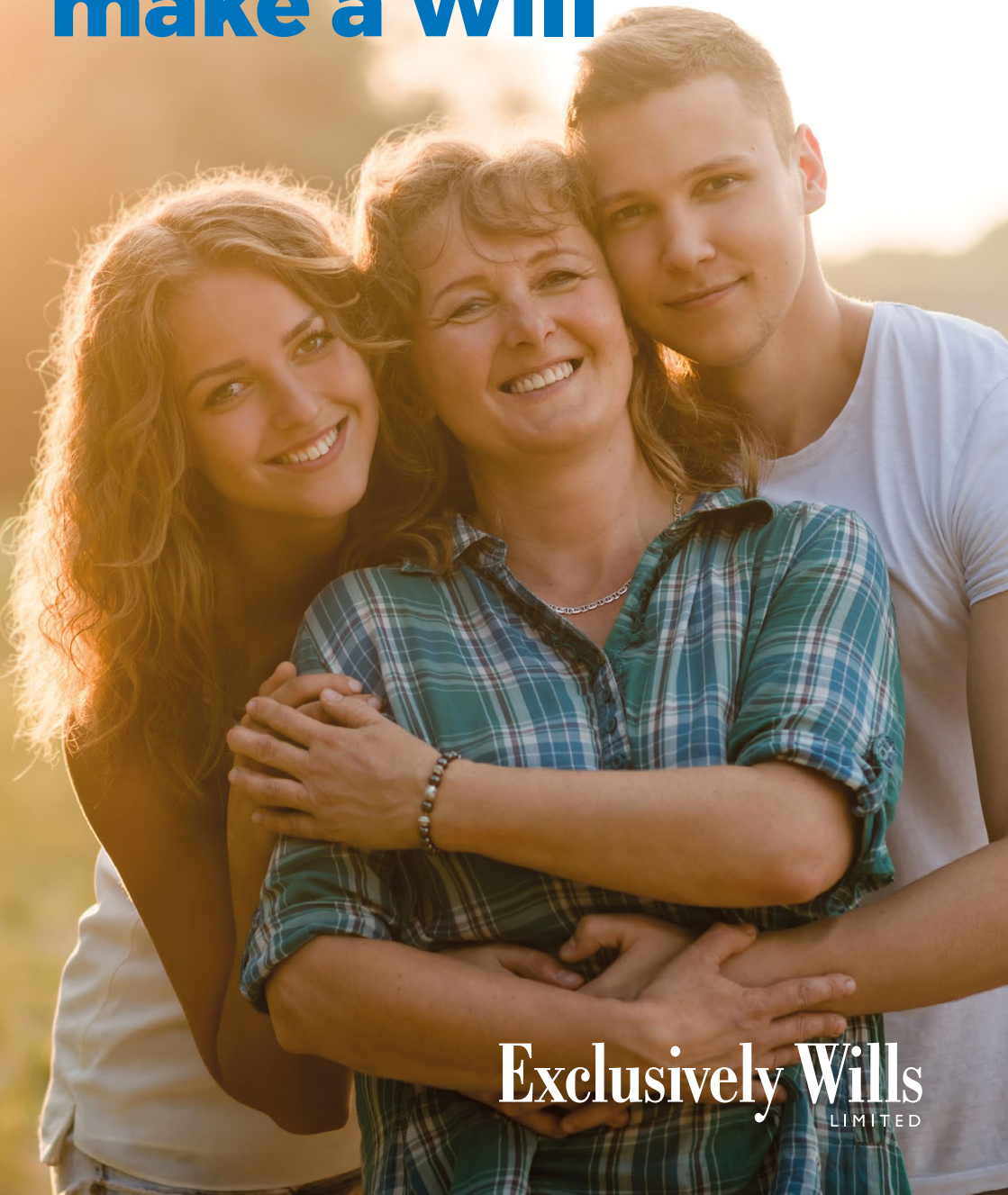


Why you should make a Will



Exclusively Wills
LIMITED

Why make a Will?

Making a Will is the only way to make sure that your wishes are carried out and your estate is passed to the people you care about. Everyone should make a Will.

If you die without having made a Will, the law decides who gets your money, property and possessions. This could cause undue delay and hardship for your loved ones and will cost more than if a Will had been made. The law may not reflect your wishes – don't leave it to chance.

Exclusively Wills can draw up your Will to bring you certainty, security and peace of mind. We have been drafting Wills for over 20 years and offer a friendly, efficient and professional service. We can visit you and make the process as easy as possible.

Call or email for an appointment for a consultant to visit you, or if you need advice.



By having a legally valid Will you decide on:

Executors – A persons/s who will administer your estate and carry out your last wishes.

Guardians – If you have children under the age of 18, you can safeguard your children's interests by appointing legal guardians to care for them if both parents die. If no person is named, the Court will decide who should look after your children.

Beneficiaries – Who will benefit from your estate? You can leave specific items or monies and then consider where the remainder of your estate will pass.

Funeral wishes – If you have particular wishes about your funeral, these can be included.

Are you?

Married – If you are married, do not assume your spouse will get everything.

Single – A Will also puts your wishes in writing so there's no confusion about your intentions.

Unmarried couples – Protect your partner if you're unmarried. Unmarried partners aren't entitled to anything from your estate unless specifically stated in your Will, no matter how long you've been together. Writing a Will ensures that your partner inherits.

A Business owner – If you own a business it is important to consider who the business will pass to for its continuity.



Keeping your Will updated - does your current Will reflect your wishes?

If you made a Will sometime ago, it may need updating. For example, have you married, divorced or entered into or left a civil partnership? Have you had a child, or bought a house, or started a business?

By having a Will you can safeguard your family's future – don't leave it to chance.



Protective Property Trusts

(sometimes known as Bloodline Wills)

For most people their priority is to pass their property onto their loved ones but have you considered what would happen to your property if your spouse re-married after your death or needed long term care? Your property could either be used to fund your care or the surviving spouse could change their Will and re-direct the assets.

What can be done to avoid this?

For married couples, a Protective Property Trust could be the answer. By including this type of trust within your Wills you can leave your share of your property in trust with your spouse having full use of the property during their lifetime and guarantee that your share of your property will pass to your intended beneficiaries.

The advantages of a Protective Property Trust:

- you guarantee that your share of your property will be left to your intended beneficiaries
- the value of your share of your property will be ring fenced from possible long term care fees
- ensure your share of the property is not lost should your spouse re-marry
- protects the trust property from bankruptcy

If you are interested in Protective Property Trusts, please contact us for further information.

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**We also specialise in drafting
Lasting Powers of Attorney**

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