

already have a
Will?

Ask yourself the following questions:

- is it up-to-date and relevant?
- does it still say what you want it to say?
- does it minimise your liability to inheritance tax?
- does it protect your children if your partner remarries?

Wills should be reviewed regularly – contact us today

Making a lasting power of attorney

Giving someone you trust the ability to make important decisions on your behalf is called a **lasting power of attorney**. He or she will have the legal authority to handle your affairs, together with guidance and instructions on how they should act. You can prepare lasting powers of attorney for both property and financial affairs and/or for health and welfare, which includes making decisions on your medical treatment.

For decisions on medical treatment, if you are unable to make them for yourself, it is now possible to prepare an Advance Decision which records your wishes in specified circumstances and appoints a person who must be consulted.

For complete estate planning services
Contact us now.



URGENT

- ✓ We can meet:
 - by telephone
 - by video
 - at our offices
 - at home when permitted
- ✓ We offer a friendly and professional service.
- ✓ We offer an efficient and highly personal service with competitive fees.
- ✓ We offer storage facilities of your will and associated documents at a very small fee.
- ✓ We act as one of your witnesses to supervise signature to your documents.

Law & Property Services

Wills, Lasting Powers of Attorney and Trusts

Partners:

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Commissioner for Oaths

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Compliant with IPW code of practice

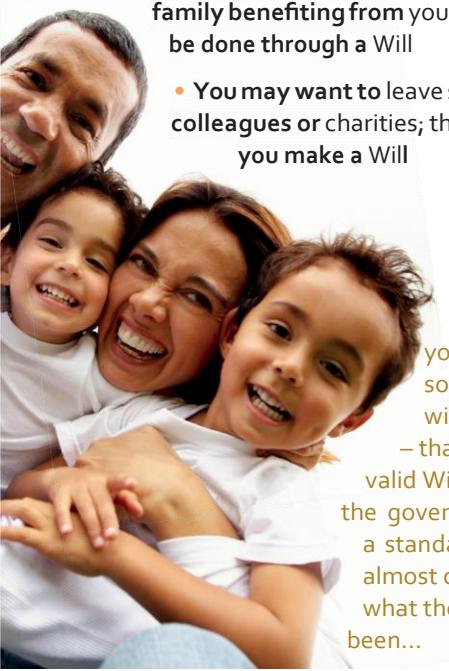


Making your Will
it's never too early

Now's the time to act

It's a sobering statistic – around 70% of the population do not have a Will, leaving a very uncertain future for their families.

- Dying 'intestate' (without a Will) means your possessions will be distributed according to the law of intestacy
- In your Will you can appoint a guardian - a person of your choice - to look after your children if they are under 18
- Administering an estate - with a grant of probate and where there is a Will - is far quicker and cheaper than without a Will
- It is commonly believed that husbands and wives are automatically entitled to inherit everything from each other, but this is not the case
- If you are not married or in a civil partnership, your partner will not inherit from you unless you have a Will
- A carefully prepared Will - drafted with appropriate trusts - can minimise the amount of inheritance tax paid
 - You may want to prevent certain members of your family benefiting from your estate; this can only be done through a Will
 - You may want to leave something to friends, colleagues or charities; this will only happen if you make a Will



In the time it takes you to read this leaflet, someone, somewhere will have died intestate – that is without leaving a valid Will. For those people, the government has written a standard Will, which will almost certainly contradict what their wishes would have been...

If you don't have a Will

To my Family:

I hereby leave you all months, possibly years of financial hardship and expense whilst you go to unnecessary efforts to sort out my affairs

To my Spouse:

I hereby leave you some - but maybe not all - of everything that I own

To my Children:

I hereby leave you the remainder of my estate and give you the authority to enforce the sale of any part of it - including the family home - to realise your inheritance

To Social Services:

If my children are orphaned I give you the authority of guardianship and the power to choose who shall look after them, including allocating them to foster parents

To the Tax Man:

I hereby leave you all the tax that I could have avoided and given the money instead to my family

To my Bank and/or Solicitor:

I hereby authorise you to charge whatever you feel necessary to sort out the mess that I have left behind. I realise that this could make you one of the major beneficiaries of my estate

To everyone else:

I leave you nothing

Yours Shamefully

I'll do it Tomorrow...

By making a Will you can help secure your family's future,
CONTACT US NOW.

Who should write your Will?

All Willwriters are not the same; many are unqualified, uninsured and unregulated.

You must insist on a Member of the Institute of Professional Willwriters for your own protection and that of your loved ones.

Look for the logo.



All members of the IPW:-

- have passed a written examination to prove their knowledge and expertise
- must operate within a strict Code of Practice which is approved by the Trading Standards Institute. This includes a seven day cooling off period and an independent complaints mechanism.
- have Professional Indemnity Insurance for at least £2 million. Nothing should go wrong, but if it does, you know that your beneficiaries will be compensated
- must undertake regular refresher training to ensure that they keep up-to-date with changes in the law and practice
- provide a first class, honest and ethical service at a reasonable cost, and provide details of their fees in advance so that there are no nasty surprises

By choosing a member of the IPW, you will ensure that you receive a comprehensive, professional service of the highest standard.

The absence of a Will can cause problems, heartbreak, financial hardship and unnecessary expense for your family at the very worst possible time.

For a small investment of time and money YOU can write what YOU want in YOUR Will, protecting YOUR loved ones whilst enjoying peace of mind.

