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For every season of your life

Practice Areas:

- Residential & Commercial Property
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Wills

A guide to writing a Will

It's never too early to start thinking ahead and planning for your and your family's future. Having an up-to-date Will ensures that your estate will be administered in accordance with your wishes.



The importance of a Will

Approximately two thirds of people in the UK don't have a Will. People often put off writing their Will because they think they are too young or that it's simply too difficult.

We believe that it's never too early to start thinking ahead and planning for your and your family's future. As circumstances can change, often without warning, having an up-to-date Will ensures that your estate will be administered in accordance with your wishes.

Wills can also be used for inheritance tax planning and to protect your assets for future generations.

In the event that you die without making a Will your estate will be distributed in accordance with the UK intestacy rules. These are very unlikely to reflect your wishes and may cause unnecessary complications for your family.

Why you should write a Will

Whilst individual circumstances will vary from person to person, some or all of the following points may be relevant to your particular situation.

- By writing a Will you can leave your assets to the people closest to you, whether that is your spouse, civil partner, partner or children. If you do not have a Will and your assets exceed a certain threshold, then your estate is shared between your spouse and your children. If your house is your

main asset, this could mean that your spouse might have to sell the house to give your children their inheritance.

- If you are living together but not married, under the rules of intestacy unmarried partners are not automatically entitled to receive anything unless you have provided for them in your Will.
- If your children are minors, under the age of 18, you can set up guardianship arrangements for them to ensure that they will be taken care of by someone you trust. You can also establish a Trust to safeguard any assets you leave to your children. Without a Will, your children would automatically receive their inheritance at the age of 18 to spend as they wish.
- Your Will can also make provisions to take care of children from a previous relationship by setting up a Trust to protect their inheritance.
- Careful drafting of your Will taking into consideration the ownership structure of your property and establishing a Trust are ways in which you can protect your assets for your children should your spouse need to go into a nursing home after your death.
- A Will enables you to leave legacies or gifts such as jewellery or other personal possessions to family members, friends or charities.

- When you write a Will, you choose your executors. Executors are responsible for dealing with your estate after your death and for ensuring that your assets are distributed in accordance with your wishes. If you die without a Will the administrator(s) that may be appointed may not be the people you would have chosen.

Writing a Will

Whilst it is possible to write your Will without the assistance of a lawyer, it can frequently lead to mistakes or lack of clarity which could invalidate your Will and lead to unnecessary stress and expense for your loved ones.

Our trained lawyers will guide you through the process of writing a Will. The law surrounding inheritances including inheritance tax and trusts is complicated. Our lawyers will meet with you to discuss your individual circumstances and advise you on the appropriate solutions and structures to help you make the most effective choices.

Keeping your Will up to date

We recommend to our clients that they review their Will every few years to make sure that it still reflects their wishes.

There are many reasons that people may need to update their wills. These can include changes in your life such as getting married, getting divorced or having children or grandchildren. You may have bought a new property or acquired valuable assets. Perhaps you wish to make a bequest to a charity or to someone not mentioned in your original Will. Or maybe a guardian or executor dies or can no longer fulfil their role. What ever the reason, keeping your Will up to date will ensure that it accurately reflects your wishes and that your loved ones are protected.

How we can help you

To talk to us about how we can help you plan for the future, please call us and ask to speak to a member of our team.