



If you die without a Will then your Estate may be governed by a set of legal rules known as the Intestacy Rules and these rules are unlikely to be the way that you would want your estate to be distributed.

Contesting these rules in Court will often result in lengthy and costly legal battles for your family and beneficiaries without any success.

Making a Will protects your family from this anxiety and expense, whilst ensuring that your estate is distributed to the people that you want it to and therefore removes the risk of depriving your spouse or partner of their home.

If you are married or in a civil partnership, do not assume that your spouse or partner will automatically get everything when you die. Under the Intestacy Rules your children could have a legal right to inherit a large portion of your estate.

Where a Will was made before marriage, the act of marriage or civil partnership could have revoked the Will unless stated specifically that it was still to stand.

An unmarried person does not have the same rights as a married person and is quite likely to receive nothing if their partner dies intestate, regardless of how long they have lived together or whether they have children.



Appointing Executors of your choice means that someone you trust will make sure that your beneficiaries receive all that you intended them to.

Appointing Guardians will mean that someone you chose will look after your minor children in the event of your death, rather than the Court of Protection and Social Services making this decision on your behalf.

If your surviving spouse or partner remarried after your death and then died before their new partner, your entire estate could go to another family and leave your own family with nothing.

A Will can protect your estate from problem beneficiaries where issues such as bankruptcy, spendthrifts, the use of illegal substances, alcohol dependency etc could be relevant.

Losing your mental capacity or going into Long Term Care could have devastating effects upon the value of your estate; a Will can lessen this impact.

Ensure that your most valued and sentimental items go to the people that you want by stating the beneficiaries of each item in a Will.

Leave monetary legacies in a Will to the special people in your life.

Make sure that your pets are cared for after your death and arrange carers and financial provision for their continued welfare in a Will.

A Protective Property Trust in a Will would mean that your ultimate beneficiaries will inherit your share of the property regardless of what may happen in the future and without disadvantaging your surviving spouse or partner.

Organ donation upon your death maybe something that you would like to do? In a Will you can express your wish to donate organs or your entire body for medical research purposes.

Funeral arrangements can be drafted into a Will so that your family and executors are aware of your preferences in regards to cremation or burial, religious or non-religious services, music, flowers, hymns etc.

Charitable donations are often left as a legacy in a Will and requested instead of flowers at a funeral, in a Will you can instruct which charities you want to benefit.

Trusts for minors and disabled persons can be arranged in a Will, ensuring that funds will be available in addition to benefit entitlements?

Inheritance Tax can be avoided or reduced by forward planning, and a Will would play a major part within that planning process.

Discretionary Trusts can be written into a Will so that legacies to certain beneficiaries can be controlled by trustees rather than being given all in one transaction.



Storing Your Will

How safe would your Will be at home? You have a lot invested in your Will, not just the cost of having it professionally written, but also the fact that you have made an effort to ensure your estate is not distributed under the intestacy rules.

We provide a safe and secure vault for a small annual fee through **'The National Will Archive'** (Society of Will Writers). **This purpose built storage** unit will give you the peace of mind, knowing that your important documents will be free from the risks of: Fire, burglary, flood, falling into the wrong hands, destroyed accidentally, destroyed maliciously, going missing when moving home, etc.

Source: www.citizensadvice.org.uk/family/death-and-wills/who-can-inherit-if-there-is-no-will-the-rules-of-intestacy/

T: 07801 933229

E: john@jlmap.co.uk

W: www.jlmap.co.uk

John Lingham Mortgage & Protection Services Ltd have a commercial relationship with Monument that involves Monument paying John Lingham Mortgage & Protection Services Ltd a referral fee under certain circumstances. However, any initial advice is free and John Lingham Mortgage & Protection Services Ltd do not receive any payment for introducing a client to them.

Our storage service also provides you with:

- A certificate of storage with clear retrieval instructions and retrieval cards for your executors
- Certified copies of all your documents stored
- Copies are also kept on our encrypted filing systems
- Your Will is registered with the National Will Archive
- Our review service

