



COOPER SONS  
HARTLEY &  
WILLIAMS  
SOLICITORS

## Thinking of making a Will?

### **Securing your future**

It is important that you make a Will if you want to ensure that your property passes to those closest to you or to your favourite charities.

If you do not have a Will your property and possessions could be divided according to the law rather than how you would wish.

The law states what will happen to your property and money, known as your estate, after your death if you have not left a Will. The provisions divide your estate between your closest blood relatives i.e. not cohabitants, stepchildren or family members by marriage or registered civil partnership. If you have no blood relatives, your property will pass to the Crown.

If you live with your partner but are not married or in a registered civil partnership the law would not automatically recognise your partner and they may be left with nothing if you have not made a Will.

If you make a Will you can decide who should inherit from you when you die. These people are known as your beneficiaries. You can also include charities or causes close to your heart.

Your Will would also state who should deal with carrying out the terms of your Will after your death. These people are called your Executors. You can appoint family members, friends or a professional such as your Solicitor. The Executors must be over 18 and the maximum number who could deal with your estate is four. A beneficiary named in your Will can also be named as an Executor.

If you have children under the age of 18 you might want to consider naming someone in your Will to act as legal guardian for them if your children are still under 18 when you die.

## **The Process**

We would normally ask you to come into the office to discuss what you would like to include in your Will. If you are not sure what to do we can give guidance on matters you may need to consider in your circumstances.

Following our initial meeting, we can draft your Will and send it to you for you to read through and consider in your own time or, if you would prefer, we can arrange a further appointment to go through the Will with you at the office.

Once your Will has been drawn up and you are happy with the contents it needs to be signed and witnessed in the correct manner in order to be valid. If you attend the office to go through the Will we can act as your witnesses. If it is not convenient for you to come into the office we can send the Will to you with instructions on how it should be signed and witnessed.

It is important that you keep your signed Will in a safe place and tell your Executors where it is. We can store your Will for you at the office and would not charge for this.

If the value of your estate is likely to be more than a certain amount then Inheritance Tax could be payable when you die. We offer advice on Inheritance Tax planning and can suggest ways in which you could aim to reduce any potential liability.

If you would like to discuss making a Will please contact –

Andrew Cullimore	<a href="mailto:andrew.cullimore@cshw.co.uk">andrew.cullimore@cshw.co.uk</a>	01298 77511
Debbie Hall	<a href="mailto:debra.hall@cshw.co.uk">debra.hall@cshw.co.uk</a>	01298 77511
Lesley Middleton	<a href="mailto:lesley.middleton@cshw.co.uk">lesley.middleton@cshw.co.uk</a>	01298 816931
Kate Proven	<a href="mailto:kate.proven@cshw.co.uk">kate.proven@cshw.co.uk</a>	01298 816933