

# *Biggs & Co.*

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## **Guidance Notes for Making a Will**

This Leaflet has been designed for the purpose of bringing to your attention the importance of making a Will.

- A Will is the only way of saying what you want to happen to all your property.
- A Will enables you to appoint Executors of your choice to administer your estate.
- A Will can include provisions for :-
  - Limiting the tax burden on your estate.
  - Appointing guardians for children.
  - Giving Executors suitable investment powers.
  - Creating Trusts of your property for children and grandchildren.
  - Ensuring that your personal effects, cash and other property goes to named beneficiaries.

If you have already made a Will, remember that changes in your family situation, for example marriage, birth of children, separation, divorce, inheritance, buying and selling of property or other valuable assets can make it necessary for you to make a new Will.

Although the information overleaf will be useful to you, it may not necessarily provide you with the specific advice your personal needs require. This is where we can help you.

Our charges for Wills start from £100 plus VAT for a single straightforward Will, and from £140 plus VAT for mutual Wills of a husband and wife. Please note that if the Will is to contain extensive trust clauses or complex provisions, then the charge is likely to be £210 or upwards plus VAT.

We will be pleased to arrange **HOME** or **BEDSIDE VISITS** and **APPOINTMENTS AFTER HOURS** to take instructions for Wills.

**HAVE YOU MADE A WILL?**  
**IF YOU HAVEN'T**  
**THIS IS WHAT HAPPENS**

**MARRIED PERSON WITH CHILDREN**

Spouse gets everything up to £125,000 + personal possessions.

Anything remaining is divided into two:

- Half to the children at 18.
- Half in trust during spouse' s lifetime - he or she gets the income. On spouse' s death this half goes to the children.

Is 18 too young for your children to inherit?

Will your spouse's £125,000 legacy enable him or her to inherit your house?

**MARRIED PERSON, NO CHILDREN**

If you have parents, brothers or sisters, nephews or nieces:

Spouse gets everything up to £200,000 + personal possessions.

Anything remaining is divided into two:

- Half of this goes to your spouse
- Half to your parents. If no parent is living then it goes to your brothers or sisters or their children.

This is how your estate may be dealt with if you haven't made a Will.

Would you rather have a say in what happens to it?

If so **MAKE AN APPOINTMENT TO SEE BIGGS & CO. SOON.**

Please contact Linda Bain on (0118) 9894511 for your appointment.