

Note 1

You can include a declaration in your will as to whether you wish to be buried or cremated. You can also give other directions such as the specific plot for the grave or where you wish your ashes to be scattered.

Note 2

Problems can arise when for example you are divorced with children and you are involved in a new relationship. Often the balancing of the interests of the new relationship (or indeed second marriage) with obligations to children of the first marriage will require the creation of one or more trusts in the Will.

Note 3

An executor is someone who you would like to look after your affairs when you have died. They should be someone you trust. It is often advisable to have both a trusted family member and an independent professional executor. This firm would be pleased to act on your behalf as an executor if required. We have also provided you with the option of appointing a substitute executor / substitute executors in the event that one or more of the first named should pre-deceased the named primary executors.

Note 4

A guardian is someone who you wish to look after your children in the event of your death. It is advisable to discuss the appointment with the proposed guardians. Guardians will usually only be appointed if both natural parents and other persons with potential responsibility have either died or consented.

Note 5

You should specify here all gifts and money you wish to make, including any donations you wish to give to charity. These gifts will be made before the rest of your estate is divided up. You can indicate that you wish the gift to be made on a specific occasion, e.g. 18th Birthday or a gift to an executor if they agree to act as your executor etc.

Note 6

You can make a gift of specific items such as jewellery, ornaments or houses, etc. This can include items of purely sentimental value. In describing any items, please try to be as specific as possible, again you can indicate that you wish the gift to be made on a specific occasion.

Note 7

You can leave the remainder of your estate, after payment of any debts or specific gifts, to any person(s) , organisations or charities you wish.

You can leave your estate to a number of people and specify the share that each person is to obtain. The most common situation is where you leave everything to your spouse/partner and then to your children if they predecease you.

Note 8

A substitute beneficiary is necessary if in case the intended beneficiary dies before you or if, for example, you and your spouse divorce. The most common substitute is for the share to devolve to the intended beneficiaries children.

Note 9

You can direct that for example, children will inherit at 18 / 21 / 25 and that their share in the estate will be held upon trust until they reach that age. It is common for a provision to be made that the Trustees have power to make payments of both income and capital to the beneficiary during the trust period.

Note 10

We recommend that you provide us with details of your financial position to enable us to properly advise and to take all matters into account in drafting your will. It may be helpful therefore for you to provide a schedule.