

# Will and grace

*Last Will and Testament*

If you do one thing this month, make a will! It really is a matter of life and death.

We don't mean to scare you, readers, but the law states that if you die without leaving a will, you could be bequeathing all manner of extra strife to your family. And, hands up, I'm guilty of not having my affairs in order myself, so I'm speaking to myself now. Lucky, October is Free Wills Month, which brings together a group of respected charities to offer members of the public aged 55 and over the opportunity to have their simple wills written or updated free of charge by using participating solicitors. Free Wills Month allows you to provide for family and friends and leave a gift to your chosen charities, too, if you wish.

From Thursday 1st October, visit [www.freewillsmonth.org](http://www.freewillsmonth.org) to find details of your closest participating solicitors and view information about the charities supporting the campaign. You will also find a will-planning guide, which will help you understand the words and terms you might encounter when making your will.

Solicitor Edward Briscoe of Wills In English says: "Every

adult should have a will made on or after marriage; your children should be given guardians and you should protect your property for the future.

"Many people prefer paying money to a charity of their choice rather than paying the Government inheritance tax. You can leave your husband or wife a life interest and can delay your children's outright inheritance until they are 21 or 25 years old at a reasonable cost. You relax the strict statutory trust conditions making the trustees' duties much more acceptable.

"Life tenancies can go some way to protecting your inheritance can protect your estate against another's care home costs and against a predator seeking to marry the survivor and treating the combined new estate as their own.

"If you die intestate your estate will be administered by the Court of Protection; this is an expensive and protracted process resulting in less of your inheritance being passed to your spouse and issue."

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## WESTMINSTER WILLS

Tax & Estate Planning



If you are over 65 it will only cost you £75\* to make or update your Will.

We are also Lasting Power of Attorney Specialists - only £75\* each LPA if instructed during the Will appointment.

FREE home visits, so no travelling!

Call us now for a no obligation chat on: 01428 769281

[www.westminster-wills.co.uk](http://www.westminster-wills.co.uk) email: [info@westminster-wills.co.uk](mailto:info@westminster-wills.co.uk)

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\*All OUR prices include VAT. These very special rates are only available if you are over 65 yrs old. Our normal low price for a standard single Will is £120, £180 for two.