

YOUR WILL

Please complete this before your appointment and bring it with you.

Full name	
Daytime telephone number	
Marital status Any previous marriages?	
Please complete the financial checklist overleaf and consider whether you should take independent tax advice before making an appointment to discuss your will. We should be pleased to advise you on this.	
Would you like us to recommend a tax adviser?	YES/NO
Do you own a house outside England or Wales?	YES/NO If yes, where? Do you have a will in that country? If so, please bring a copy.
Please confirm how long you and your spouse have lived permanently in England and Wales.	
Do you need to bring an interpreter to the meeting if English is not your first language?	YES/NO This must not be an immediate family member or someone who may benefit under your will.
Please bring the following information to the appointment: 1. Full names and addresses of all the people who will benefit from your will. 2. If your spouse/partner doesn't survive you, who would you like to sort out your legal affairs? (Executor). 3. If you are the surviving parent and your children are under 18 who would look after them? (Guardian). 4. Who would you leave your money to if your immediate family didn't	Use this space to record any other relevant information.

survive you? 5. ID - passport or photo driving licence AND a utility bill.	
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DATED:.....

SIGNED:.....

FINANCIAL CHECKLIST

ASSETS	Value of your interest	Value of your partner's interest
Main residence owned Any outstanding mortgage <i>State whether owned jointly or in sole name</i>		
Savings Accounts <i>State whether owned jointly or in sole name</i>		
Stock and shares or unit trusts <i>State whether owned jointly or in sole name</i>		
Life Policies <i>State whether owned jointly or in sole name</i>		
Business <i>State whether owned jointly or in sole name</i>		
Pensions Self employed or occupational <i>Give brief details of arrangements for nominating death benefits</i>		
Any other significant assets <i>eg Second property</i>		
TOTAL of assets	£	£
DEBTS		
Loans other than main mortgage		
Significant credit card debts		
TOTAL of debts	£	£
TOTAL of assets minus the debts (your NET WORTH)	£	£

Now see overleaf for important information

USEFUL INFORMATION

INHERITANCE TAX LIABILITY

Now you have thought about how much your own estate may be worth, you could benefit from knowing how much you can legally reduce inheritance tax.

Tax advice is particularly relevant if you have a total net worth including your share of the home in excess of £275,000 and you also have savings or investment capital valued at £25,000 or more.

If you would like to seek independent financial advice on inheritance tax you should do this before making an appointment to see your solicitor about your will.

DIVORCE after a will

On divorce, gifts to your husband/wife in an existing will are cancelled and so is the appointment of your spouse as executor, but the rest of your will still stands. This can create problems and it is better to make a new will.

MARRIAGE after a will

A will is usually completely cancelled if you marry after making it. You will need to make another will immediately or make sure your new will takes into account any forthcoming marriage.

CLAIMS AGAINST YOUR ESTATE

If you are not making any provision for a husband/wife/partner or an ex-husband/wife/partner it is possible that s/he could make a claim against your estate. If this does apply to you, then please seek further advice from us at your appointment.

Similarly, if you are paying or have been ordered to pay maintenance for any minor or dependant children you will need to ensure that suitable provision for them is made in your will or they too may have a claim against your estate.

SECOND MARRIAGES and children of previous relationships

If you are married for a second time and have children from a previous relationship then you need to consider whether you wish your own children to benefit from your estate on your death even though your spouse survives you. You could for example give your spouse the right to live in your house until s/he dies but on their death your share goes to your own children.

This is by no means an exhaustive list. We shall advise you fully when we meet and shall also be pleased to deal with any queries you may have.