

FACT: 68% of the adult population die without making a will, in other words they die intestate.

If you die without a valid Will the outcome at this most stressful time may mean that your nearest and dearest are left to take care of the arrangements that could so easily have been written into a Will.

It may also mean that those you would have wished to receive may not and often an intestate estate is settled in a manner that the deceased would not have wished. Assets could be given to an estranged spouse or partner.

By making a phone call today we could give you peace of mind by completing a Will for you or if you have an existing Will we can check it to see that it still reflects your wishes. Call now on 01324 670555.



ACT NOW

Whilst we are based in Scotland, our friendly and professional service is available to all clients wherever they are in the UK.

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A.R.D Consultancy Limited are members of the Society of Will Writers and Estate Planning Practitioners and are regulated by the Society.

Making a Will

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Helpline:

Tel: 01324 670555

A.R.D. Consultancy Limited



THE WILL PLANNING SERVICE

If you are considering making your Will, the following information may help you decide the style of Will that best suits your needs.

If however you want further help telephone us, we would be pleased to answer any questions you may have and you are under absolutely no obligation to proceed further.

WILLS

In a standard Will for yourself or you and your spouse or partner you can name your choice of Executors to wind up your estate. Guardians should also be appointed to take care of minor children should you be the last parent to die. Gifting to friends, family or charities can be mentioned and finally who gets the residue (the bulk) of your estate. These are the main parts of a simple Will.

WILLS WITH TRUSTS

We have mentioned above the concept of standard Wills but quite often a standard Will does not adequately meet a client's circumstances.

In the next section we deal briefly with three styles of Will used mainly for asset protection and how they preserve these assets.



PROPERTY PROTECTION WILLS

We all want our families to benefit from our estate when we pass on but what happens if your major asset, your home has been taken to pay for Long Term Care fees? With a Liferent Trust set into a Will part of your property can be saved from being assessed to pay for Long Term Care fees, furthermore this style of Will protects your share of the family home for children if your spouse or partner were to remarry.

DISCRETIONARY IHT WILL TRUSTS

The benefit of this Will is similar to the Property Trust but allows for a single or a group of assets to be taken into trust. The Will protects these assets for final beneficiaries (normally children) whilst at the same time offers protection against remarriage and bankruptcy etc.

DISABLED TRUSTS

Are set into a Will in order to protect assets for a disabled person whilst preserving state benefits that they may also be receiving

POWERS OF ATTORNEY

Many people as a result of an accident, sudden illness or advancing years, start to lose the ability to manage their own affairs during their lifetime. It is not correct to assume that your spouse or next of kin will be allowed automatically to take on this responsibility on your behalf. However you can appoint someone to look after you (an Attorney) through a simple document called a Continuing and Welfare Power of Attorney.

INFORMATION REQUEST

For further information and help on the following subjects either telephone our helpline or send this reply slip to us in the post.

- Single / Joint Wills*
- Wills to protect minor children (Guardianship)*
- Wills to protect part of your residence against Care Home fees*
- Wills to mitigate Inheritance Tax*
- Trusts for Disabled Persons*
- Advance Medical Directive (Living Will)*
- Continuing and Welfare Powers of Attorney*
- Executry Services*
- Investment - Pensions - Insurance*
- Tax Advice*

Requests for other advice should be detailed here.....

Name

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* We will use this number to contact you in the first instance