Information required and questions you must think about before making a Will:

- 1. Your full name
- 2. Your permanent address and telephone number
- 3. Who are to be your executors? This needs careful thought as the work involved can be both demanding and time consuming. We would be willing to act if you wish.
- 4. Do you want to make known in your Will any wishes with regard to funeral, burial or cremation?
- 5. If you have young children, who are to be their guardian or guardians in the event of the deaths of both yourself and your spouse/partner?
- 6. Do you wish to make any small gifts of cash or personal items?
- 7. Do you wish your spouse/partner to receive the major part if not all of your assets?
- 8. If the answer to 7 is "no" who is/are to be the main beneficiary/ies and if there are young children do you wish them to inherit at 18 or a later age?
- 9. You ought to think about what is to happen to your assets if the whole family is involved in a fatal accident.
- 10. A note of the full names of your spouse/partner, your children/beneficiaries and your executors.



Contact us

32 Lloyds Avenue Ipswich Suffolk IP1 3HD

Telephone 01473 213311

also at

1st Floor, 844 The Crescent* Colchester Business Park Colchester Essex CO4 9YQ

Telephone 01206 584584

*By appointment only

E-mail info@kerseys.co.uk

www.kerseys.co.uk





Why Make A Will?

You may have thought about making a Will from time to time but put it off.

You may think you are too young to have need of a Will or you may think you are not rich enough to need one.

This could be an expensive mistake.







We can also help and advice you on:

- Accidents at Work
- Agricultural Property
- Business and Partnership Affairs
- Buying and Selling Houses and Flats
- Commercial Property
 - Landlord and Tenant
 - Property Development
- Company Formations
- Consumer Problems
- Child Care
- Debt Collecting
- Married Couples
 - Separation and Divorce
- Unmarried Couples
 - Agreement and Disputes
- Documents Sworn
- Employment
- Personal Injury Claims
- Problems of the Elderly
- Trusts
- Wills and Estate Planning
- Probate and the Administration of Estates
- Lasting Powers of Attorney

Why Make a Will?

You may have thought about making a Will from time to time but put it off. You may think you are too young to have need of a Will or you may think you are not rich enough to need one.

This could be a mistake. Accidents can happen and you may be worth than you think especially if you own a house, a car, some savings and a life insurance policy or pension fund rights. But even if all your assets are relatively modest, you should still decide now who you want to have them.

Many think that if they do not make a Will the whole of their estate will automatically go to their wife/husband. This is not always the case as in the absence of a Will certain strict rules as to the division of your estate may have to be applied which can result in your wife/husband failing to receive all that you leave. It is especially important for unmarried couples to make Wills otherwise your partner could lose out.

The best time to make a Will is when you are healthy, relaxed and clear sighted. A Will is not a death warrant. It is a common sense way of ensuring your family really benefits from everything you leave in the way you want them to.

It is important to review your Will every couple of years or so to make sure it is up to date; particularly if your circumstances change i.e. you marry, get divorced, you start a family or your estate increases perhaps because of a windfall.

You Need a Will

You need a Will to carry out your wishes. We will prepare it for you and will give you all the advice and assistance you need. Unlike some others who may offer to make your Will, we have no axe to grind; one of our trained and experienced staff will give you impartial advice on the appointment of your Executors, the costs involved and any inheritance tax matters.

Inheritance Tax advice is well worth taking and sooner rather than later. Action taken early on can often mean more money for your family and less for the taxman.

If you would like us to make a Will for you it would be helpful if we had a meeting to discuss the matter generally. This would normally be in our offices but if it is difficult for you to leave your home we will visit you there.

