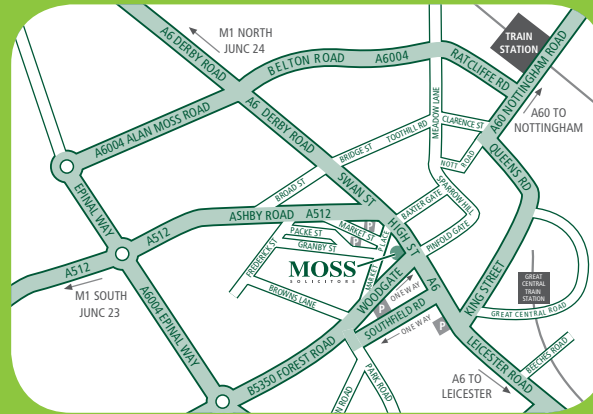


In control of your assets

You like to be in control of your assets while you are alive, changing them from time to time to ensure you get the best returns or conditions, making sure that no-one takes advantage of you. Making your Will is not to be looked on as an isolated act but rather as an extension of this; part of an ongoing process to ensure that you do the best for those you leave behind – giving them some sense of order at a very sad and stressful time.

And please don't forget to obtain proper advice – All our Solicitors are professionally qualified, authorised and regulated by the Solicitors Regulation Authority and backed by insurance. While a Will Writer may initially appear to be the cheaper option, you and your beneficiaries may find that this is not the case in the long run!



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5 good reasons
to make your will

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So, have you been putting off making a Will? Think you're tempting fate by doing so? Or just don't want to think about it at all?!

5 good reasons to make your will

1 funeral wishes

If you don't feel you can discuss your funeral wishes with anyone – put them in your Will. They may be as simple as a wish to be buried or cremated or you may have very specific wishes that you want carried out if possible; if you don't set them out, your family or friends can only do what they think is best.

2 appointment of executors

Who will sort everything out? Administering an estate carries great responsibility and you will need to carefully consider who to appoint. Your choice of executors may be influenced by a number of issues:

- a. Are your investments or tax affairs complex? Do you need to involve your accountant?
- b. Do you need someone with special skills to carry on your business until it can be sold or transferred to a beneficiary?
- c. Is there tension between family members? Do you need to appoint someone independent to avoid arguments?

3 appointment of guardians

Who will look after your children if they are under 18 at the date of your death? We know this is something you would rather not have to consider, but it is very important. You can appoint guardians for your children in your Will.

4 who is to benefit from your estate?

If you don't decide who is to benefit from your estate, then the law will! Without a Will the laws of intestacy come into play and dictate how your estate is to be distributed; and this may not be in the way you expect.

If you have no immediate family, do you want your estate to pass to distant relatives or in extreme circumstances to the Crown?

There are no statutory provisions for non-family members or charities to benefit from your estate so if you wish to make such gifts they have to be made either during your lifetime or in your Will.

5 protection of your estate and tax planning

Are you concerned that someone may try and take advantage of one of your beneficiaries or that they may not be able to cope if they suddenly come into money? Trusts can be set up in your Will to protect vulnerable beneficiaries and to ensure that they benefit from your assets rather than a 3rd party.

If you are careful with your investments and financial planning during your lifetime, don't overlook the fact that your Will can be used as a vehicle for Inheritance Tax planning on your death; taking advantage of the tax regime in place when your Will is made.