



“If I should die without a Will...”

If you died without making a Will, do you really know who your assets would go to?

Here is the simple truth:-

IF YOU ARE SINGLE

- Your next of kin, whoever that is, would get everything.
- If that's your children, it means all of your children. If that's your brothers and sisters, it means all of your brothers and sisters. If that's your cousins, it means all of your cousins.
- The law does not distinguish between relatives whether you like them or not – or even whether you know them or not!

IF YOU ARE MARRIED AND HAVE NO CHILDREN

- Depending on the value of your estate, your spouse may not get everything. Your estate may also have to be shared between your parents, brothers, sister or cousins.
- Depending on the value of your estate, inheritance tax may be payable at 40%.
- Your spouse may have to spend thousands of pounds fighting a legal case to simply stay in the home because your estate is tied up in trust - and on your spouse's death even more inheritance tax could be due to the Government.

IF YOU ARE MARRIED AND HAVE CHILDREN

- Depending on the value of your estate, your spouse may not get everything. Your children may inherit part of your house and could force a sale whilst your spouse is still alive.
- Depending on the value of your estate, inheritance tax may be payable at 40%.
- Your spouse may have to spend thousands of pounds fighting a legal case to simply stay in the home because your estate is tied up in trust - and on your spouse's death even more inheritance tax could be due to the Government.
- If your spouse remarries, the new partner and their family could get everything, meaning your children get nothing.
- If your spouse needs residential or nursing care, the local authority could claim on all the assets in order to pay for that, leaving nothing left.

24a Broadway, Leigh-on-Sea, Essex, SS9 1AW

Tel: 01702 – 474149 Fax: 01702 – 473583 Email: info@fwgoodson.co.uk



IF YOU ARE NOT MARRIED AND LIVING WITH A PARTNER

- Your partner is entitled to absolutely nothing if you have lived together for less than two years.
- If you have lived together for more than two years, then they have some rights but will have to take action through the courts in order to get anything at all, which is likely to be expensive, time consuming and very emotional.

All of these scenarios can be avoided by simply making a Will. You can leave your estate to whoever you want. Dealing with bereavement is an extremely emotional experience and no-one would knowingly subject their nearest and dearest to the sort of distress that can be caused by dealing with the estate of someone who has died without a Will.

At FWG, we have many years of experience in advising on all matters relating to Wills and Probate. We can advise on how best to protect your assets, how best to mitigate and perhaps even avoid inheritance tax and can also suggest ways of placing assets into trust so that your beneficiaries have some protection from themselves (which is sadly sometimes necessary).

You can attend at our main office in Leigh Broadway during office hours or alternatively home, evening and bedside visits can be arranged subject to an additional charge.

Make a Will – for your own peace of mind.