

Ten golden rules for making a Will, according to the Institute of Professional Willwriters (IPW) are:

- 1) Make sure you make a Will as soon as possible (you can legally do so in England and Wales from the age of 18.
- 2) Maintain your Will once you have made one take account of changes in your life such as marriage, divorce, the birth of children and changes in relationships and friendships or increase in wealth. Review your Will every 3-5 years. Destroy any old Will, so there is no future confusion.
- 3) Marriage invalidates any Will that you had previously made unless it contains wording to say that it is being made in expectation of marriage to a particular person.
- 4) You need to appoint an Executor of your Will. This can be anyone you choose, but remember to ask them if they are happy to do this first, because it can be a time-consuming responsibility.
- 5) Keep your Will safely and remember to tell your Executor where you are going to keep your Will.
- 6) Charities can only inherit if someone makes a Will. Gifts to charity are free of inheritance tax.
- 7) Appoint Guardians for your children, if you wish to make provision for them in the event of the death of yourself/your partner or spouse. An unmarried father will not necessarily acquire responsibility for any children should their mother die, unless provision has been made in a Will for him to do so.
- 8) You can cancel your Will by making a new Will, or destroying the old Will.
- 9) If you leave someone out of your Will, you need to explain why you have done so, within the Will, or within a separate letter. The Court will decide whether your reasons for having taken this course of action are fair.
- 10) You must have your Will witnessed by two people. Neither should be a beneficiary or married to a beneficiary, otherwise they will lose their inheritance.

ENDS

Press calls:

Jane Hunt/Nathan Skelton, Catapult PR, 01253 8511188