

WILL YOUR FINAL WISHES BE MADE AS CLEAR AS ANDY'S?

She may be a Mitchell, but that didn't prevent Eastenders Sam from ending up with less than she'd bargained for when the Last Will and Testament of her late husband, Andy Hunter, was read.

Bequeathed just her engagement ring, to sell, get her roots done and still be the dumbest blonde her husband had ever known, she was naturally gutted hearing he had left his bookmaking business to his friend Dennis and his house to his assistant Pat made matters worse. Bequeathing the monies raised from the sale of stocks and shares to the local dogs home was probably the final insult.

Some might view Andy Hunter's actions as vindictive, but he allocated his estate in the way he personally wished, because he had the foresight to make a Will. Sam was shocked to hear this, perhaps because of his relatively young age, but Andy Hunter should be a shining example to all of us. Unlike Andy Hunter, **70%** of people in this country die without having made a Will.

Paul Sharpe, Chairman of the Institute of Professional Willwriters, says: "*None of us know what fate has in store, whether tragedy is around the corner, or ill health on the agenda. Planning what we want to do with our possessions is vital regardless of whether they have monetary or sentimental value.*"

But it is one thing to make a Will and quite another to have the legally binding document that it needs to be. The Institute of Professional Willwriters (**08456 442042**) was founded in 1991 to be a self-regulatory body that prevents the public from falling prey to unqualified practitioners and unethical business practices. The Law does not insist on qualifications for Will writers, leading to many Wills factories and unqualified agents springing up.

The IPW's approach is to ensure that its members stand apart from this sector of the industry and that the general public can be assured that, where they see the accreditation IPW, they know their Will is in safe hands.

The IPW achieves this by insisting that every member passes its entrance exam or has an equivalent qualification from the Law Society, the Institute of Legal Executives or the Chartered Institute of Bankers. It also demands continuing professional development and that every member have Professional Indemnity Insurance of a minimum of £2 million. It operates a rigorous Code of Conduct.

As Paul Sharpe says: "*As Andy's wife, Sam will be able to contest the Will for a greater provision to be made for her and therefore it is unlikely that the Will was drawn up by someone with the expertise to make its contents stick, or they would have recognised this problem and advised accordingly. This could provide an interesting twist to the story-line, but it's something that nobody would want to happen to them.*"

A Will that is watertight and produced by professionals allows you to express

how you would like to distribute your estate, after your death. This can comprise your home (once you have repaid any mortgage or other loans), your savings and cash, your personal effects, including your car, jewellery, items of value and any proceeds from pensions or life assurance policies if there is no named beneficiary on the policy.

The Estate's value is then the sum of these items, minus any outstanding loans, credit card balances, utility and other bills owing and your funeral expenses.

If you die without a Will (Intestate) the law decides how your estate should be divided up. The result may be something totally against your wishes, particularly in cases where there have been marital or family disputes.

Making a Will can also allow you to reduce hardship and stress for your loved ones, provide for your children's care in the event of your death, express your wishes in relation to your funeral and allow you to donate money to your favourite charity. You can also make provision for your pets and can state whether you wish to donate your organs.

Another reason why more and more of us should make a Will comes in the shape of Inheritance Tax (death duties), payable on any estate greater than £263,000 unless it is left to a spouse or charity. A Will can help you to make provisions to reduce the burden of Inheritance Tax (IHT) for your family, once you have passed away.

IPW members can assist with every aspect of Will writing, ensuring that there are no loop-holes or oversights and that you are advised of all the options.

Many operate a fixed fee and home visits and can arrange secure storage of documents. To find your local IPW member, call **08456 442042**. More information on the IPW is available on www.ipw.org.uk

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