

For immediate release

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PERFECT THE ART OF GIVING – AND RECEIVING- THIS CHRISTMAS SAYS IPW

The only organisation in Britain to insist on qualifications, training and professional standards in willwriting – the Institute of Professional Willwriters (IPW), is reinforcing the message that if you want to leave money to charity when you pass away, you must ensure your Will is perfectly worded.

As the spirit of giving peaks during the countdown to Christmas, the IPW, which has local members nation-wide, is supporting the cause of charities all over the country, by highlighting the fact that attention to detail is a factor causing many charitable intentions to never be realised.

The IPW says the spirit of receiving also needs to be heightened, as anyone making a Will simply must receive professional and accurate advice.

To make its point about charitable gifts, the IPW has developed an easy mnemonic - AID, which highlights the three reasons why your charity may not benefit from your Will.

A stands for AMBIGUITY. Unless a Will is worded with clarity, misinterpretation can lead to the Will being contested and the intentions of the benefactor overturned. Even if a person desperately wished to be a benefactor for their favourite charity, their wishes could be ignored.

I stands for IGNORANCE OF THE LAW. There is no system of regulation for Willwriters in place in Britain, other than in the case of IPW members, who abide by a tight system of self-regulation, which has real teeth.

A Will is a legal document and, if there is any dispute about its content or legal interpretation of phrases used, the law will decide who the beneficiaries should be, according to the legal rules that apply to the distribution of estates. In such cases, charities frequently miss out on vital bequests.

A lack of legal training amongst those so-called Willwriters with no professional qualifications can also lead to thousands of pounds being unnecessarily paid out in Inheritance Tax. Contrary to popular opinion, a solid Will is needed **more than ever before** following the Chancellor's announcement of changes to IHT.

D stands for one of the most dangerous trends within the world of inheritance – DIY WILLS. Many charitable bequests are never fulfilled, because those drawing up their own Will get things wrong, misspell the names or details of charities, or fall at the final hurdle, by failing to sign the will correctly, or manage the witness process in line with legal requirements.

Online Wills are also a nightmare waiting to happen, particularly with regard to signatures and witness procedures.

The IPW's Chairman, Paul Sharpe, says: "Christmas is the season of giving, but we want to also stress the importance of receiving. By this, we mean receiving professional advice, from experts who abide by a system of regulation, have relevant qualifications, continuously update their skills through on-going training and who have professional indemnity cover in place.

"Untrained Willwriters can be found everywhere you look, from the internet and telephone directory, to solicitors' offices that have nobody trained in Willwriting in situ, because the Law Society exams do not require training in Willwriting. If you want to give to a charity close to your heart, receive the right advice, or everything could go horribly wrong."

All IPW members must abide by the Institute's high standards and rules of membership, which is why they typically publicise their membership of the IPW, to differentiate themselves from other Willwriters. Consumers should look out for the two ticks of the IPW logo and can access details of their most local member by ringing the IPW on **08456 442042**. More details about the IPW can also be found at www.ipw.org.uk

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