



WILLS AND ESTATES

WILLS

It is a Cliché that "making a Will can't kill you" - but given the reluctance of so many to contemplate their own mortality anyone would be excused for thinking it to be true.

So, why do I need a Will?

There are many reasons - here are a few:-

It expresses your last wishes for your loved ones - should it not be seen to be a deliberate act rather than an accident that they receive something from you when you die?

The Statutory Legacy - many people are unaware that if they do not make a Will leaving, initially, their entire Estate to their spouse then the spouse will only be entitled to the statutory legacy, currently £250,000 (unless they are not a British citizen in which case their entitlement is only £50,000), the personal effects and a life interest on one half of the remainder. The other half goes straight to children equally. With the recent extraordinary increase in the value of properties this may mean that, if the home is in the husband's sole name, the statutory legacy is unlikely to be sufficient to enable his widow to continue to live in their home and the income on one half of the remainder may not be enough to provide for the maintenance of both the property and her own needs.

If you have infant children - (certainly under the age of sixteen) you should appoint a guardian or guardians to take care of them. Or would you rather local Social Services made this decision for you?

You can choose your Executors and Trustees. If your children are not on good terms with one another, then they may fall out if they have to agree on an equal division of your assets. To avoid this kind of dispute you can appoint Trustees of your choice in the knowledge that they can deal with such disputes. If no one will hold their hand up to volunteer for this duty - you can always appoint your Solicitor who will deal with them all without fear or favour.

You may wish to provide for an aged relative or your spouse/partner to have the right to continue to occupy a home they live in but you own. Without a Will they may be thrown out.

You wish to give particular personal items(e.g. jewellery) to particular people but may wish to add to or vary such gifts.

Please contact Mark Hawkridge on Freephone 0800 019 3967 or e-mail: mark@hawklaw.co.uk or in the event he is unavailable his P.A. Gill Groves on the above number or by email: gill@hawklaw.co.uk

ESTATES (PROBATE OR LETTERS OF ADMINISTRATION)

In addition to our personal service, which after a bereavement most clients particularly value, Mark will endeavour to resolve any problems relating to the Estate as quickly as possible. This includes advising on any Family Arrangements which may be necessary because of the Statutory Legacy or to minimise the impact of Inheritance Tax.

It is our aim to try and achieve the issue of a Grant within three months where the Estate has limited assets. Obviously this is not possible in the case of larger and more complicated Estates but as a matter of pride we will endeavour to wind up everything as quickly as possible. We are conscious that until all matters relating to the estate have been dealt with the grieving process has to continue because there are constant reminders from your Solicitor. For this reason we feel that it must help if we can complete our work with all reasonable haste.

HOME VISITS AVAILABLE

If you can't come to us then we can come to you! Whether you need a Will, help with administering an Estate or an General or Lasting Power of Attorney, Mark is happy to visit you or your relative, at home, in hospital or in residential care. Please contact him on:

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