



## Scott Duff & Co Solicitors

*7 out of 10 people do NOT have a Will*

### Why should you make a Will?

Consider the following points:

- do you want your spouse to inherit **all** your property?
- do you want your partner or any other person who is dependent on you to inherit some or all of your property?
- do you want to provide for children, grandchildren, or close friends?
- do you have young children? If so, should you and your spouse or partner appoint a legal guardian to take care of them should something happen to you both.
- do you want people you know and trust to take care of your estate after you die?
- will there be an inheritance tax liability when you die?

If you have answered “yes” to any of the above questions you need a properly drafted and up to date Will.

If you die without making a Will (“intestate”) your estate is distributed

# Making a Will

according to the law, regardless of your wishes, which can cause complications and additional cost for family and friends at an already difficult time.

Making a Will is the only way to ensure your estate is dealt with as **you** would wish.

### You already have a Will; do you need to change it?

Significant changes in circumstances mean you should review your Will.

These include:

- Marriage
- Divorce or separation
- Additional children or grandchildren
- Changes to Inheritance Tax
- Changes to the value or nature of your assets

### What should you do next?

It is easy to think that making a Will is something which can be put off but we find that most people benefit from the knowledge that their affairs are in order.

If you wish to make a Will for the first time or to review an earlier Will we are happy to discuss your requirements and to provide an estimate of our costs without obligation.

### Connected matters

We also provide the following services to help you plan for your own and your family's future:

- Advance Directives
- Lasting Powers of Attorney
- Advice on care costs
- Advice on capacity and disability issues

Please feel free to contact one of our team on the numbers given below so that we can provide advice based on your individual needs and wishes.

**Offices at:**

3 Devonshire Street, **Carlisle**

Tel. 01228 531054

40 King Street, **Penrith**

Tel. 01768 865551

[www.scottduff.co.uk](http://www.scottduff.co.uk)