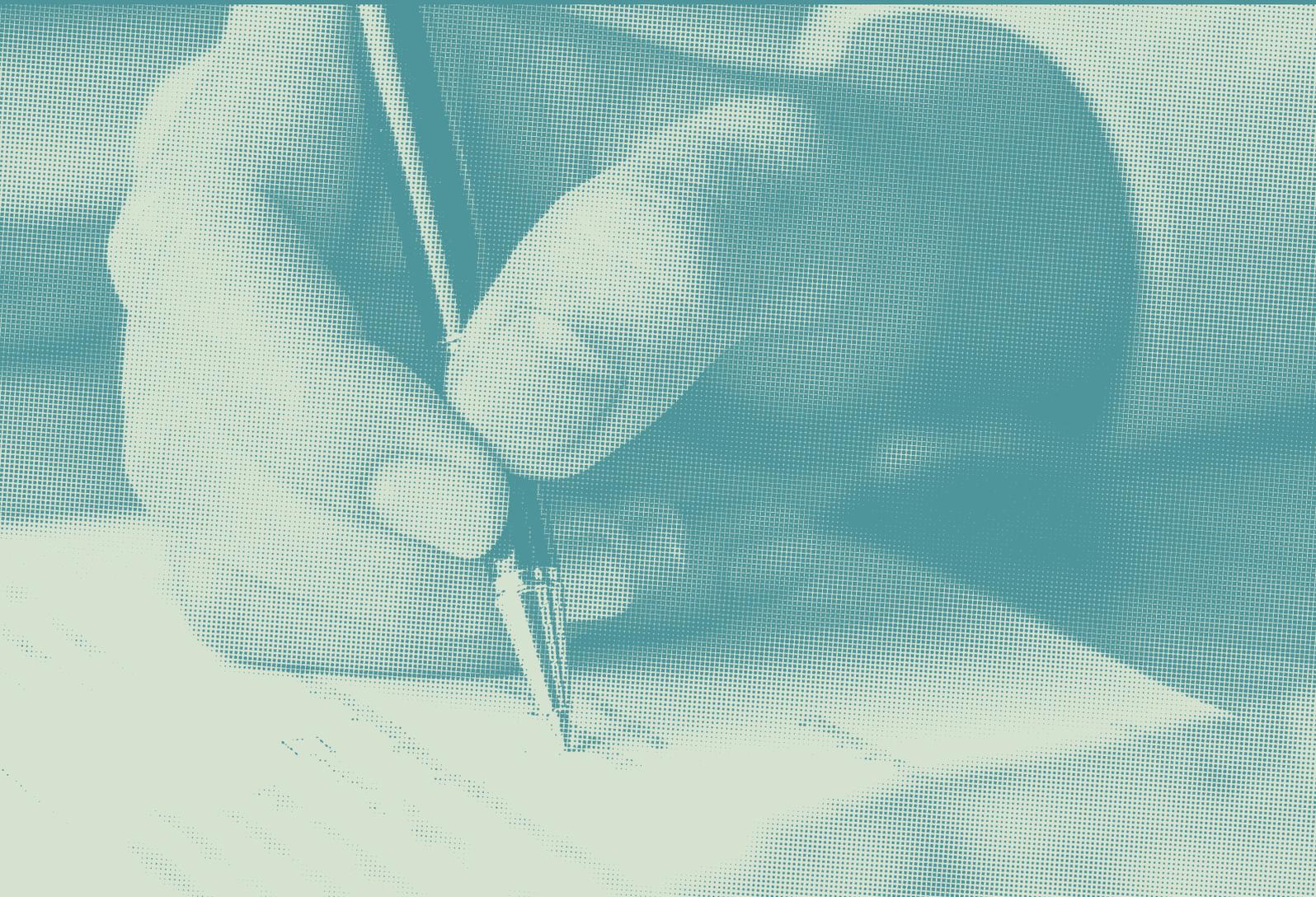


# AMES KENT

## 10 reasons why you should make a Will



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# 10 reasons why you should make a Will

- 1** A will lets you leave clear instructions about how your estate is to be distributed. Without one it is subject to the intestacy rules and may not go to the people you would have chosen. Cohabitees and step children cannot inherit under the intestacy rules.
- 2** A will lets you choose your own executors. If you die without one, your closest relatives may be entitled to administer (sort out) your estate.
- 3** A will allows you to appoint guardians to look after your children if they are under 18, until they come of age. If there is no guardian appointed for your children, or surviving parent, the courts would appoint someone instead. This could mean that someone you would not have chosen could be appointed to look after your children. It can also cause a delay at what will already be an upsetting and difficult time. This can all be avoided by appointing guardians in your will.
- 4** A will allows you to decide at what age your children will inherit. If you do not have a will then at 18 they will receive their inheritance. This could be a substantial amount of money for an 18 year old to be responsible for.
- 5** A will allows you to make specific bequests to individuals or charities. These can range from items of jewellery and other chattels to sums of cash.
- 6** If you have remarried, a will can ensure any children from your first marriage get a share of your estate and if you die before your spouse, can also protect him or her.
- 7** If you are concerned about paying for care home fees you can make provision in your will to protect your house (or part of it) against the risk of all of it being used to pay for care home fees.
- 8** Unmarried partners may not receive anything from your estate, unless you have made a will in their favour.
- 9** If your estate is divided according to the intestacy rules, your spouse or civil partner may not receive as much as you would have intended and if you die without leaving a will and have no spouse or children, your parents or siblings may inherit your estate, even if you would prefer it to go elsewhere.
- 10** The absence of a will can sometimes lead to family disputes and without a will your family could face a larger inheritance tax bill than necessary as having a will can help with the tax-planning process.