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# Making a Will

Whatever age you are, your Will lets you decide what happens to your money, property and possessions after your death. Making a Will can also make sure that your relatives don't pay more inheritance tax than they need to.

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## Use a Professional

We don't recommend writing your own Will or using a Will Pack from a stationer, as the Will may not be interpreted in accordance with your wishes; it could also end up being invalid.

Taking advice from a solicitor, fully trained and qualified in this area, and regulated by the Solicitors' Regulation Authority, ensures that your Will reflects your wishes and is legally sound. We can prepare your Will to deal with a number of things, including:

- Who will benefit from your estate;
- Who will look after your children;
- Who is going to carry out your wishes after your death (your Executors);
- What happens if the people you want to benefit die before you;
- Whether you need a Trust in your Will to achieve your overall objectives.

It is important that you make a Will so that your loved ones know what your wishes are.

## Will Registration

We register all Wills with Certainty, the National Will Register. This provides extra assurance that your Will can be easily located after your death.



## Prior to your Appointment

We often get asked what there is to think about when considering making a Will. Some of the most important points are set out below.

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## **Your Executors & Trustees**

Your Executors & Trustees are the people with the responsibility and authority to carry out your wishes. They can be anyone aged 18 years or over, who you trust to deal with your estate after you've gone. You can appoint one executor, or more than one, but we don't usually recommend appointing more than four.

Some people choose family members or friends, but in some cases it's sensible to appoint a professional, such as a solicitor to deal with things for you, or when you need someone impartial to assist your loved ones.

## **Your Estate**

You need to have an idea of what comprises your estate. This means everything that belongs to you, including money in bank accounts, property and personal belongings. We don't need exact figures, just a rough idea at this stage.

Also consider whether you own your property and assets in your sole name, or jointly with someone else. This is because it can affect what happens to the property or asset on your death.

## **Guardians for Children under 18**

In many cases, if one parent dies then the surviving parent will continue to look after the child or children.

However, what if something happens to both of you? What if the other parent isn't around? Appointing suitable guardians in your Will is important to ensure that your loved ones know what your wishes are. It can also avoid disputes between family members.

Sometimes it may also be sensible to prepare a separate Letter of Wishes to convey your particular feelings in relation to your children's upbringing and education, among other things that may be important to you and your family.

## **Beneficiaries**

These are the people who will receive your money and property on your death. Who would you like to name and how would you like to distribute your estate between them?

Almost as important as choosing your beneficiaries, is to consider those who you may wish to leave out, especially if they are expecting to inherit some or all of your estate.

We can advise you about how best to deal with this, to avoid costly claims on your estate after your death and to safeguard those people you do wish to provide for.

### **What about Trusts?**

In some cases, it is appropriate to set up Trusts in a Will, to achieve an overall objective, or to ensure that young beneficiaries receive assets at a certain age. We can discuss this with you if required.

## Our Charges

- Standard single Will (for one person) from £195 plus VAT
- Standard double Will (for a couple) from £345 plus VAT

Our charges for all Wills include registration with the Certainty National Will Register and storage of your original signed Will.

A standard Will does not involve Trusts, specific bequests, complex assets, tax matters or advice about business assets; any additional costs will always be clearly set out prior to any work commencing.

Where your Will is more complicated, our costs may be higher, but we will usually be able to offer a fixed fee once we have discussed the matter with you and have a better idea of what your needs are.

In some cases, there will be additional charges for preparing associated documents such as Letters of Wishes, or Witness Summaries, where you wish to set out certain instructions to your executors separately to in your Will, or where there is a likelihood of a dispute arising after your death.



We all have busy lives and it's not always convenient to visit a solicitor during office hours. If you would like to make a Will, know exactly what you want, your affairs are straight-forward, and you don't need the additional assistance that a face-to-face meeting provides, our new online service might be right for you.

Roche Legal Online is a unique way to access our service at a time and place to suit you.

Roche Legal Online won't suit everyone as some people need more than our online service can provide. If you need advice about inheritance tax or trusts, have assets

abroad or a complex family set-up for example, our traditional service will likely suit you better.

If you're not sure, get in touch with us to find out more.

You will find Roche Legal Online at [www.rochelegal-online.co.uk](http://www.rochelegal-online.co.uk).

If you make an appointment to see us about your Will either in person or remotely (e.g. telephone, Skype) and subsequently decide to use Roche Legal Online, there will be an additional charge equivalent to the balance between our traditional Will service and our Online service, to reflect the additional time spent advising you.

If you'd like more information call **01904 866139**  
or email [hello@rochelegal.co.uk](mailto:hello@rochelegal.co.uk)



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Rachel Roche LL.M TEP is a Full Member of the Society of Trust and Estate Practitioners and a Full Accredited Member of Solicitors for the Elderly.

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