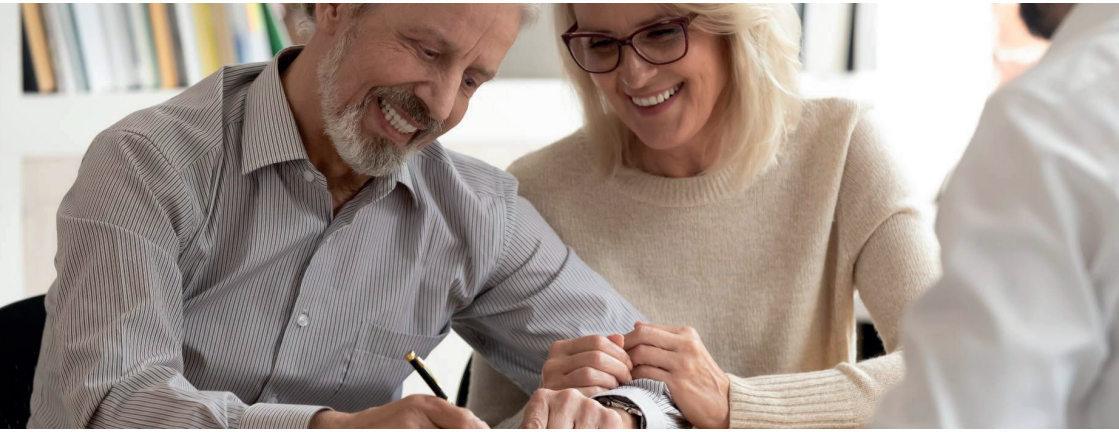
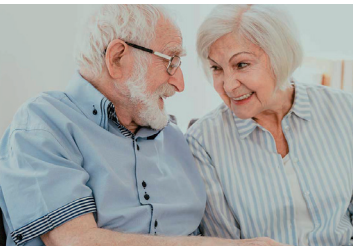


Adlington law

Equity Release & Private client specialists



Last Will & Testament



Telephone: 01257 686386 | Email: enquiries@adlingtonlaw.co.uk

www.adlingtonlaw.co.uk

Why do people not have a valid Will?



- There is a misconception that you only need a will when you are elderly – this is not the case – if you own property, have children and many, many other reasons, a Will is vital.
- Many people do not wish to think about their own mortality but if a Will is not in place, you cannot let others know your wishes if the worst was to happen.
- The formality of going to see a Solicitor who will speak in technical language puts people off – we at Adlington Law go through your Will step by step in easy-to-understand language. Your Will does not have to use fancy words to put your wishes across.

“ We are here to help and advise ”

Why should you write a Will?

To place your mind at rest

- Many people write their Will so that once it is done, it is done. They then know that they do not have to worry and their family or friends will know how they wanted their estate to be distributed.
- Whilst this is the case, we would always recommend you review your Will every 5 years to check if any of your wishes have altered and if so contact us and we can assist in your review.

For those you will leave behind

- Writing a Will can help your family know what your wishes are when they are going through the difficult period of grief.
- Moreover, a Will in place can prevent inter-family disputes – for example, if Child A says they were to inherit your watch but Child B also says they were to inherit your watch, your Will can determine clearly and quickly who you intended this to go to.

Exclusions

- If you want to be sure someone does not inherit from you but you do not have a Will, there is a risk they could make a claim on your estate and get the inheritance you would have wanted to prevent them obtaining. A Will would enable you to detail the persons you do not want to inherit from you and an additional document called A Letter of Wishes could accompany your Will to state why they are excluded.

Type of Will

Single Will

- This is if you are wanting a Will for yourself only.

Mirror Will

- A Mirror Will is where two Wills in a sense reflect each other where both Wills state similar wishes. A Mirror Will, however, can be changed following the first death and other options may be more suitable. This will be discussed at your appointment.

Mutual Will

- A Mutual Will is where a couple draft their Wills in the same terms on the understanding that the Will cannot be changed following the first of them to pass away.

Will Trust

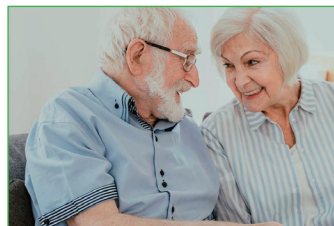
- Some clients may require a Trust to be inserted into their Will and there are many reasons clients opt for adding a Trust into their Wills. Trusts are very common, for example, with blended families to ensure children from previous relationships are not excluded if their parent is the first to pass away.

Codicil

- If you review your Will and wish to make a slight alteration, a Codicil may be more appropriate. A Codicil is a document which would be kept with the original Will detailing the change that is required.

Letter of Wishes

- A Letter of Wishes can be an option for many reasons, for example, if you have opted to exclude someone from your Will but you do not want to say in your Will why you have done so (because a Will becomes a public document once it has gone through Probate) a Letter of Wishes is the letter to write. This can detail the reasons why the person has been excluded and if they ever wished to make a claim on your estate, your reasoning will be able to be heard.



Why Adlington Law?

- Adlington Law are a family run law firm with traditional family values. We believe in treating our clients in the way that we would wish our family to be treated.
- You will receive a dedicated point of contact but if for any reason they are not free, the whole team at Adlington Law works together and will assist, following which your file handler will return your call.

“ We are here to help and advise ”

Wills and Estate Planning Fees

Basic single Will with no additional tax advice:	£225.00
Basic mirror Wills with no additional tax advice:	£300.00

ALL PRICES STATED ARE SUBJECT TO AND EXCLUSIVE OF VAT

In the event that your estate involves complexities which require tax advice or the inclusion of tax efficient measures, you will be given a detailed breakdown of the costs involved prior to the commencement of your instruction.

What our clients say about us...

To Adlington Law, Thank you for all your hard work and pushing of the Equity Release transactions, in what can only be described as a bit of hard work. You have no idea what this means for me and now I feel that I can get on with my life and enjoy myself, once again thank you.

Craig the son in law of P. Begg

Thanks for all your help in a very awkward set of dealings and I am very grateful in particular to Carol and Heather.

P. Begg - Blackpool

Dear Carol and Staff, just a few words to say thank you to your staff for the help you gave us to sort the Equity Release out, give our regards to Lisa (Consultant) who visited us at our home.

J and N Bateson - Chippenham

Hi Carol, we would like to take this opportunity to thank you for all your help and hard work in getting our Equity Release through so quickly.

C and J Watson - Tyne & Wear

To Carol and staff, thank you for all you have done for me on my Equity Release. Your attention to detail is excellent and the way you thoroughly talked me through the process which made any worries I had go away. Your consultant was very professional and understanding whilst visiting my home. I would have no worries recommending your company to all my friends and family.

A Lowry - Dover



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