

Making your Will

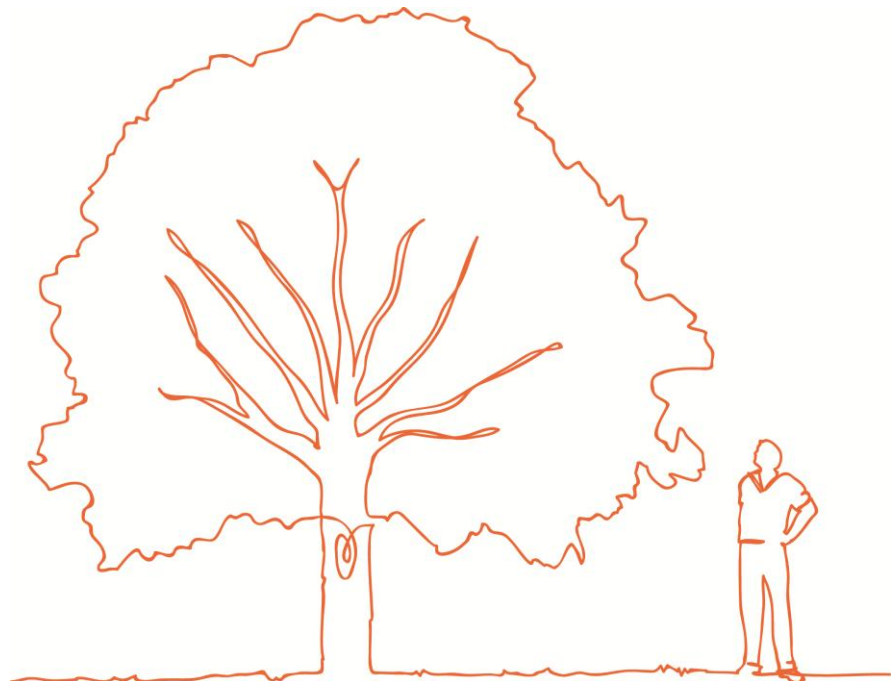
Standard Wills Package

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Introduction

Thomson Snell & Passmore's Standard Wills Package has been developed to make it easier for you to make a Will, and to allow us to quote the fees shown below.

The Standard Wills Package is intended to cover a number of typical situations where there is no requirement for complicated or unusual provisions, including:


- a couple who wish to leave their estates to each other and, failing that, to their children (if necessary on reaching the age of 18, 21 or 25)
- a couple who wish to leave their estates to each other and, failing that, to one or more named beneficiaries
- an individual who wishes to leave his or her estate to named beneficiaries.

In each of these situations, the service can include provisions leaving cash legacies, disposing of personal effects, expressing any funeral wishes and, if relevant, appointing guardians.

The fees quoted include a short consultation in person or by telephone, preparation of the Will(s) and sending the finished product to you for signature, or overseeing its completion at our offices.

There are, of course, cases where a standard Will appears to be appropriate but is not, in fact, suitable. If this is the case we will advise you and obtain your express permission to proceed with any additional work. Fees incurred will be based on the time spent, charged at a specified hourly rate.

If you would like to take advantage of this convenient way of making a Will, or simply require additional information, please call us on 01892 510000 and ask to speak with a member of the tax planning team.

 **Excellent. Quite personal ... explaining everything in words and language that I could understand and keeping me up to date.**

Client



Fees

1. Fixed fees for the Standard Wills Package service:

- One standard Will £295
- Two standard 'mirror' Wills £425

2. Fees quoted are valid for 30 days from receipt of the Standard Wills Package.

3. Other advice not within the Standard Wills Package service (such as tax planning) will be charged on the basis of time spent at a specified hourly rate with your prior authorisation.

4. Fees do not include VAT, which will be charged at the standard rate. Our full Terms of Business will be supplied on request or when confirming your instructions to proceed.

Will instruction form

This form will provide us with most of the information required to draft a Will for an individual, or two 'mirror' Wills for a couple. It will also reveal whether special arrangements are advisable to meet your needs.

Please write clearly and answer all the questions. If there is insufficient space on this form, please use a separate sheet of paper.

1. Personal details	
You	
Full names:	
Names by which you are normally known: (if different)	
Postal address:	
Email address:	
Occupation:	
Employer: (if employed)	
Home telephone number:	
Work telephone number:	
Date of birth:	
Place of birth:	

Nationality:	
Have you previously been widowed?	YES / NO
Do you have a spouse or partner with whom you are living? If 'YES', please complete the 'spouse or partner' section below.	YES / NO
Are you legally married or have you entered into a civil partnership?	YES / NO
If 'NO', are you intending to marry or enter into a civil partnership in the near future?	YES / NO
Spouse or partner	
Full names:	
Names by which normally known (if different):	
Occupation:	
Employer: (if employed)	
Date of birth:	
Place of birth:	
Nationality:	
Have you previously been widowed?	YES / NO
We shall prepare a Will for your spouse or partner, unless you indicate that this is not required by ticking the box:	<input type="checkbox"/>
Children (including those of any spouse/partner)	
Please identify clearly children by any previous marriage or relationship. If you do not have children, we would normally make provision for any that you may have in the future, unless you advise us that this is not appropriate.	

Full names and ages of children:	Addresses (if different from your own)
Dependants (including those of any spouse/partner)	
<p>The law enables certain categories of potential claimants to apply to the Court for reasonable financial provision from a deceased person's estate. The position should be evaluated when making a Will.</p>	
<p>Please give details of any persons in the categories listed below:</p>	
<p>A spouse of you or your partner from whom you or your partner are separated or in the process of divorcing:</p>	
<p>A former spouse of you or your partner who has not remarried:</p>	
<p>Any person being wholly or partially maintained by you (or your partner). There is no need to mention children whose details have been set out in the previous section:</p>	
Assets and liabilities	
<p>Please indicate below (to nearest £1,000) the present value of assets held and outstanding liabilities by reference to the name in which they are held. If you are not sure of the amounts, please give estimates. If your estate is large enough, it is wise to seek advice as to what provision to make in the Will to minimise the impact of inheritance tax.</p>	

Assets	Your name	Your partner's name	Joint names
Freehold property	£	£	£
Leasehold property	£	£	£
Household and personal effects (including jewellery and cars)	£	£	£
Cash at banks and building societies	£	£	£
National Savings products	£	£	£
Quoted shares including ISAs	£	£	£
Life assurance	£	£	£
Pension plans (show lump sum death benefits)	£	£	£
Business property (sole trader) *	£	£	£
Partnership property *	£	£	£
Unquoted stocks and shares *	£	£	£
Lloyd's underwriting assets *	£	£	£
Agricultural property *	£	£	£
Woodlands *	£	£	£
Property subject to tenancies	£	£	£
Foreign assets *	£	£	£
Interests under settlements *	£	£	£
Loans repayable to you	£	£	£
Other assets	£	£	£

Totals	£	£	£
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*** NOTE: Where your estate includes assets of the type marked with an asterisk it is recommended that we provide further advice. If you have foreign assets, particularly land, we recommend advice in the jurisdiction where those assets are situated regarding a separate Will, which may be desirable to dispose of such assets following your death.**

If you already have a foreign Will, please provide a copy.

Liabilities	Your name	Your partner's name	Joint names
Mortgages	£	£	£
Other loans and debts	£	£	£
Totals	£	£	£

2. Will instructions

Funeral wishes

You may wish to state in your Will how you want to dispose of your body.

Please indicate here your particular wishes:

Burial

Cremation

Other directions (if any):

Executors

Your first task is to choose executors, who will be responsible for collecting in the assets of your estate, paying debts, funeral expenses and taxes, and distributing the balance in accordance with your instructions. They will also become trustees of any parts of the estate retained for beneficiaries who are under age. Your executors should be people you know, trust and who you believe will be willing and able to accept the responsibility when the time comes - do not forget that things can change in the years ahead and dealing with an estate can be an onerous task.

Your spouse or partner may be an executor; most people then choose other family members or friends. Partners of Thomson Snell & Passmore are willing to act as executors, either alone or jointly with other individuals. They may be named as first-choice executors or as substitutes.

Unless one individual will be inheriting the whole or virtually the whole of your estate, it is generally best to appoint at least two executors who can act together in the administration of your estate.

Please indicate your choice of executors by ticking one box only of options A and B and completing the relevant details in relation to that option:

Option A

I wish my spouse/partner to act as my sole executor

You should appoint at least two further executors in case your spouse/partner does not survive you:

	First substitute	Second substitute
Full names:		
Address:		

Option B

I wish the persons named below to act as my executors

	First executor	Second executor
Full names:		
Address:		

Unless you are appointing the partners of Thomson Snell & Passmore to act, you should appoint at least one substitute executor in case one of your first-choice executors dies before you:

	First substitute executor	Second substitute executor
Full names:		
Address:		

Guardians

If you have a child or children under 18, it is important to appoint a guardian or guardians to look after them in case you and the other parent should die while they are still under age. It is sensible for both parents to make the same choice. Most people choose a couple who know the children and have had experience of raising a family. You should always seek the guardians' agreement before appointing them. Your Will ensures that money from your estate is available to the guardian or guardians to help care for your children.

Please provide full details of the guardians:

	First guardian	Second guardian
Full names:		
Address:		
Relationship to you (if any):		

Gifts of cash or specific personal belongings

Before deciding to whom the main part of your estate should be left, it is usual to consider making gifts of cash or specific personal belongings. If you intend to make such gifts in favour of friends, family or charities, please write below the full names and addresses of the recipients, and state the amount of money or describe clearly the items you wish each of them to receive. Distinguish items belonging to any spouse or partner.

Beneficiary's full names and address:	Relationship to you:	Amount or description of item:

In the case of Wills for couples, please tick **one box only to indicate whether any **cash** legacies are to be paid under each Will, or once only on the first or second death:**

Legacies under each Will	<input type="checkbox"/>
Legacies only on first death	<input type="checkbox"/>
Legacies only on second death (recommended for married couples / civil partners)	<input type="checkbox"/>

Gifts of specific personal belongings will take effect on the first death, unless you advise to the contrary.

Gifts of personal belongings not mentioned above

Your Will can include a clause requesting the executors to distribute any personal effects not otherwise specifically bequeathed among the persons interested in your residuary estate, unless you write a separate memorandum of wishes to the contrary. This is a very flexible arrangement, as you can change your memorandum of wishes as often as you like, without having to make a new Will or Codicil. Such requests are not legally binding; however, if you have full confidence in your executors, it is unlikely that your wishes would be ignored and this is often the most practical and economical way of meeting your requirements.

Please confirm that you are happy for your personal effects to be dealt with in this way by ticking this box

Residuary estate

Please indicate how you wish to leave the remainder of your estate by ticking **one box only of options **A, B or C** below and completing the relevant details in relation to that option.**

Where your residuary estate is to be divided between two or more beneficiaries, it is usually provided that should one of them die before you, his or her share will pass to the surviving beneficiary or beneficiaries. In addition, should one of your children die before you, a Will normally provides for his

or her children, your grandchildren, to inherit as substitute beneficiaries. If you do not want these provisions to be included automatically, you should specify alternative arrangements.

NOTE: Unless the Will expressly indicates a contrary intention, the word 'children' includes adopted and illegitimate children but does not include stepchildren.

Option A

I wish my spouse/partner to inherit in the first instance. Failing that, I wish my children to inherit in equal shares, in the case of those under 25, at the age specified below

Please tick **one** of the ages (if relevant):

18 <input type="checkbox"/>	21 <input type="checkbox"/>	25 <input type="checkbox"/>	Other <input type="checkbox"/> (please specify):
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Option B

I wish my spouse/partner to inherit in the first instance. Failing that, I wish the following persons or charities to inherit in the shares, in the case of those under 25, at the age specified below

Full names and address of beneficiary	Relationship to you:	Percentage share (%)

Please tick **one** of the ages (if relevant):

18 <input type="checkbox"/>	21 <input type="checkbox"/>	25 <input type="checkbox"/>	Other <input type="checkbox"/> (please specify):
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Option C

I wish the following persons or charities to inherit in the shares, in the case of persons under 25, at the age specified below

Full names and address of beneficiary	Relationship to you:	Percentage share (%)
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Please tick **one** of the ages (if relevant):

18 <input type="checkbox"/>	21 <input type="checkbox"/>	25 <input type="checkbox"/>	Other <input type="checkbox"/> (please specify):
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If none of the main beneficiaries survive to inherit, I wish the following persons to inherit in the shares and at the ages specified below:

Full names and address of beneficiary	Relationship to you:	Percentage share (%)
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Please tick **one** of the ages (if relevant):

18 <input type="checkbox"/>	21 <input type="checkbox"/>	25 <input type="checkbox"/>	Other <input type="checkbox"/> (please specify):
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3. Signatures

Signed:

Date:

Signed (spouse/partner):

Date:

Please return these instructions to the address below or bring them with you at your appointment.

**Thomson Snell & Passmore
3 Lonsdale Gardens
Tunbridge Wells
Kent TN1 1NX**