

The following matters should be considered when making a Will:-

1. Executors

You must appoint Executors to carry out the instructions in your Will. It is wise to have two and you may appoint your husband/wife/civil partner/partner as one. We will be pleased to act as your Executors either alone or with a member of your family.

2. Guardians

If you have children under 18 you may want to appoint one or two people to act as guardians. As guardianship involves a great deal of responsibility you should ask people to agree to act before appointing them.

3. Funeral directions

You may specify in your Will if you wish to be cremated or buried.

4. Beneficiaries

The main part of your estate is called "the residue". Before disposing of this you may want to make specific gifts of cash, (legacies) or personal items (e.g. jewellery) to individual people, organisations or charities.

The residue is everything else you own after deduction of funeral expenses.

Here are some common examples of gifts of residue:

- To one person (husband, wife, civil partner, partner).
- To several people (children, grandchildren, other relatives, friends).
- To charity.

Where there is more than one beneficiary this can be in equal shares or unequal shares.

You should also consider who should benefit if a beneficiary dies before you e.g. the beneficiary's child(ren). If there is an infant beneficiary consider the age when he or she can have the gift (18, 21 or 25).