

YOU TAKE CARE OF YOUR FAMILY ALL YOUR LIFE

DON'T LEAVE THEM IN A MESS WHEN YOU DIE

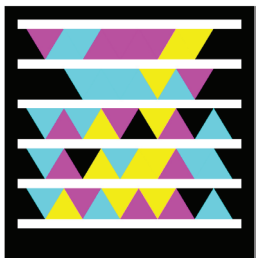
MAKING A WILL IS SIMPLE,
WE'LL MAKE IT EASY FOR YOU.

AND IT NEEDN'T TAKE MORE
THAN AN HOUR OF YOUR TIME.

*So that you can start setting your mind at rest, we will telephone
you soon to arrange your no obligation visit*

We also provide...

- ◇ Lasting Power of Attorney for Property & Affairs and Personal Welfare
- ◇ Consultations for Probate and obtaining Letters of Administration
- ◇ Community Care Planning with Protective Property Trusts
- ◇ A complete Estate Administration Service
- ◇ Inheritance Tax Planning & Advice



Our mobile website is at www.iwc-ltd.mobi



Members of the Society of Will Writers

IWC ESTATE PLANNING
AND MANAGEMENT LTD

WWW.IWC-LTD.CO.UK
ENQUIRIES@IWC-LTD.CO.UK

Tel: 0845 600 3527 - Out of hours: 07801 428 966

MAKE A WILL PROTECT THOSE YOU LOVE

IWC ARE SPECIALISTS IN PROBATE ADMINISTRATION, ESTATE PLANNING AND WILL WRITING

YOU TAKE CARE OF YOUR FAMILY ALL OF YOUR LIFE

DON'T LEAVE THEM IN
A MESS WHEN YOU'RE
NOT THERE...

MAKING A WILL IS THE
ONLY WAY TO ENSURE
YOUR WISHES ARE
CARRIED OUT AFTER
YOUR DEATH



WITH IWC
THE CONSULTATION IS FREE,
THERE IS NO OBLIGATION AND NO PRESSURE

WE'LL MAKE IT EASY FOR YOU AND IT
NEEDN'T TAKE MORE THAN AN HOUR

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DO YOU NEED A WILL?

ARE YOU MARRIED?

When your partner dies, if their assets exceed £5,000, although you may inherit, there is still a Probate application to be made. Without a Will this procedure can be very long, delays of two years are commonplace. Arguments often ensue as children may have a right to part of the estate.



HAVE YOU ANY CHILDREN UNDER 18?

Unless you appoint a guardian for your children, Social Services and the Courts will have to decide who will take charge of your children for you. Unmarried fathers don't necessarily have automatic guardianship rights.

ARE YOU AND YOUR PARTNER UNMARRIED?

When one of you dies, property and investments not in joint names will go to the deceased person's children or, if none, to their family. When there is no Will, the surviving partner gets nothing.

HAVE YOU ANY CHILDREN FROM A PREVIOUS RELATIONSHIP?

Once you and your partner have both died, your assets will pass to the children or family of whichever of you died second, leaving the other person's children or family with nothing.

HAVE YOU EVER THOUGHT WHAT WOULD HAPPEN IF YOU WENT INTO CARE?

A carefully worded Will can ensure your children don't lose out in the event that you or your partner go into care.

HAVE YOU EVER CONSIDERED WHAT WOULD HAPPEN IF YOUR SPOUSE/PARTNER REMARRIED AFTER YOU DIED?

A Will can ensure your children don't lose out in the event that your partner gets remarried.

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HAVE YOU ANY PROPERTY, SAVINGS OR POLICIES NOT IN JOINT NAMES?

When a person dies, their assets may be frozen until the administration of their estate is sorted out, often taking months and possibly causing hardship for those left behind.

WOULD YOU LIKE TO...SAFEGUARD YOUR FAMILY'S OR PARTNER'S FUTURE?

Making a Will means that what you own goes to those you care most about and not whom the law has chosen. You'll know you've done all you can to safeguard your family's future.

LEAVE SOMETHING TO A GRANDCHILD, NEPHEW OR NIECE, FRIEND OR CHARITY?

A Will is a wonderful way to remember someone and to be remembered by someone. In addition, you can leave a lasting legacy so that the work of your favourite charity can go on.



AVOID ANY ARGUMENT, EXPENSE OR DELAY?

Where there is no Will the average delay in dealing with an estate is two years. With a Will the average is only six months. A well thought out and legally drafted Will could avoid argument in the family as well as saving considerable time, inconvenience and legal expense.

**IF YOU ANSWERED YES TO ANY QUESTION
YOU SIMPLY NEED A WILL**

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AND MANAGEMENT LTD **IWC**