

Without Estate Planning your assets are at risk from...

1 Marriage after divorce

your assets may not be protected against your own possible divorce or your child's.

2 Marriage after death

if your spouse remarries your children may not get all of their intended inheritance.

3 Family homes could be sold

to cover the costs of long term care.

4 Inheritance Tax (IHT)

could be charged at 40% of your Estate.

5 Creditors

could swallow up your child's inheritance if they or their future partners are in financial difficulty.

6 Laws of Intestacy

would decide who inherits your Estate, if you do not have a Will.

7 Unmarried partners

may not receive anything if you do not make a Will.

8 An ex-partner could claim

on your Estate if you do not have a Will.

9 Your children may be taken into care

whilst the Courts choose who looks after them, if you have not made a Will.

10 Letters of Administration

would have to be applied for by your family through the Courts to give them permission to administer your Estate.

**Contact your local Right Will
Adviser today:**

