

Your Guide to Making a Will

Many people put off writing a will because it feels complicated or uncomfortable. In reality, creating a will is one of the most important steps you can take to protect your loved ones and ensure your wishes are respected.

Here's everything you need to know, broken down into simple steps:

Why Make a Will?

- Decide exactly who inherits your money, property, and possessions.
- Protect children by appointing guardians you trust.
- Prevent family disputes and uncertainty.
- Ensure your wishes – not the state's – determine how your estate is handled.
- Provide peace of mind for you and clarity for your loved ones.

Key Steps:

1. Appointing the Right Person as Executor

Your will needs someone you trust to handle your estate when the time comes. This person is called an executor. They'll make sure your instructions are followed, your bills are settled, and your assets are passed on as you intended.

2. Understanding What You Own (and Owe)

Before writing your will, it helps to create a clear picture of your finances. List your property, savings, investments, valuables, and any outstanding debts. This ensures nothing important is overlooked.

3. Deciding Who Inherits

Think about who you want to benefit from your estate. It could be family, friends, or even a charity close to your heart. You can also set out any conditions or special arrangements to make sure your wishes are crystal clear.

4. Protecting Your Children's Future

If you have children under 18, your will can name a guardian to take care of them if you're no longer here.

5. Making It Legal

For your will to be valid, it must:

- Be written down
- Be signed by you
- Be witnessed by two independent adults who are not beneficiaries

Without these steps, your will could be challenged, so it's vital to get it right.

6. Storing It Safely

Once signed and witnessed, your will should be kept in a secure place. Make sure your executor knows where to find it.

Common Questions

Can I Change My Will Later?

Absolutely. Life changes — and your will should reflect that. You can update your wishes with:

- A codicil: a short legal document making small amendments
- A new will: the best option if there are major life changes like marriage, divorce, or new children

Always destroy any outdated versions so there's no confusion about which will is valid.

Will My Will Be Public?

While your will remains private during your lifetime, once probate is granted after your passing, it becomes a public document. If you'd like to leave more personal instructions privately, you can write a Letter of Wishes. This isn't legally binding, but it stays confidential and helps guide your executors.

What About Funeral Wishes?

You can include details of how you'd like your funeral or burial arrangements to be handled. While not legally binding, it provides valuable guidance for your family at a difficult time.

Why Use a Professional?

While it is possible to write your own will, mistakes can lead to disputes, extra costs, or even your wishes being ignored. A professional will writer ensures:

- Your will is legally valid.
- Nothing important is left out.
- Your estate is protected from unnecessary stress and complications.

Why Work With Us?

Writing your own will can leave gaps or mistakes that cause stress for your family later. By working with IA Squared Consultancy, you get:

- ✓ Expert guidance tailored to your circumstances
- ✓ A will that meets all legal requirements
- ✓ Reassurance that your wishes will be followed

■ Ready to protect your loved ones and secure your peace of mind?

Contact us today to arrange a no-obligation discussion about writing or updating your will -

contact@iasquaredgroup.org