

## Should you Make a Will?

A will is a written document which expresses what you would like to happen to your belongings when you pass away. While many people put off making a will because they would rather not think about the possibility of their death, a will is the most sensible way to protect persons who may depend on you and to ensure that your belongings are given to them. Without a will the law decides 'who gets what' and what the law decides may not be what you would have wanted.

While any adult can make a will, there are a number of circumstances where it is particularly important to make a will, some of these are:

- If you are not married to your partner. Your partner may be left with nothing if you have not made a will.
- If you have young children. If you make a will you can name a guardian to take care of them.
- If you worry that persons who will inherit your property may not handle it properly. You can use your will to set up a 'trust' by naming someone to hold and manage the property on their behalf.
- If you are separated but not divorced. If you do not leave a will saying otherwise, your husband or wife is still entitled to a share in your property on your death.
- If you have no remaining living relatives. If you do not leave a will, all your belongings will go to the Crown on your death and your friends and favourite charities will receive nothing.

While it is possible to make a will on your own, there are many pitfalls into which home-made wills may fall and it is recommended that you first consult with an attorney, who will be able to guide you through the technicalities to ensure that your will is a legally valid document and that it has the effect you want it to have.

Once you have made your will, it is important to keep it in a safe place, for example a safety deposit box, a fire proof strong box or at your attorney's office, and you should give your executor a copy and tell him or her where to locate the original.

You should review your will every few years and after any major life changes. Your will can be changed at any time you wish. If you wish to change your will, you should consult an attorney. Changes should never be made by crossing out or erasing parts of your will or writing upon it. It is also important to remember that if you marry after making a will, your will is no longer effective and it will be as if you never had a will.

A will is not made public while you are alive and it does not prevent you from selling or using the property which you include in it. Remember, where there is a will there is a way to protect your family after your death.