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PILLARS
LEGACY PLANNING LLP

Wills:
More Than Who Gets What

A Will Is About More Than Your Money

When people think about making a Will, the first thought is often money: who gets the house, the savings, or other valuable assets. But a Will can do much more than simply divide what you own.

A Will gives you the opportunity to clearly set out what you want to happen after your death. You can decide who should inherit your estate, appoint the people you trust to deal with your affairs, and leave particular possessions or gifts to the people or causes that matter to you.

For parents, a Will can also be an important opportunity to record who you would want to care for your children and pets if you were no longer there. Without appropriate planning, some of these important decisions may be left to processes that don't necessarily reflect what you would have chosen yourself.

Having a Will can also make things clearer for the people and pets you leave behind. At what is already likely to be an emotional and difficult time, having your wishes properly documented can reduce uncertainty, disagreements and unnecessary questions.

A Will isn't simply about deciding who gets what. It's about making decisions now so the people you care about have greater clarity later.

What Can a Will Help You Do?

A properly prepared Will can allow you to:

- Choose who should inherit from your estate.
- Appoint executors you trust to deal with your affairs.
- Record your wishes regarding guardians for your children.
- Leave specific gifts or possessions to particular people.
- Make gifts to charities or organisations that matter to you.
- Provide greater clarity for your family.
- Form part of your wider estate and inheritance planning.

You don't need to consider yourself wealthy to need a Will. If you have people, possessions or wishes that matter to you, it's worth considering how you would like them protected.

What Actually Happens If You Die Without a Will?

If someone dies without leaving a valid Will, they are said to have died intestate. Rather than their estate being distributed according to their personal wishes, it is dealt with according to the rules of intestacy.

These rules determine which relatives are entitled to inherit and in what order. This can sometimes produce a very different result from what someone assumed would happen.

One of the biggest misconceptions is that everything will simply go to the person closest to you. In reality, your family circumstances can make the situation much more complicated.

Unmarried partners, for example, do not automatically have the same inheritance rights as spouses or civil partners under the intestacy rules. Even when a couple has lived together for many years, assumptions about what a partner will automatically receive can therefore create problems.

Children and other relatives can also affect how an estate is divided. Without a Will, you lose the opportunity to personally decide who should receive particular assets, possessions or gifts.

A Will puts those decisions back into your hands. Rather than relying on a standard set of rules to determine what happens, you can create instructions based on your own relationships, priorities and circumstances.

Making a Will isn't about expecting the worst. It's about removing unnecessary uncertainty and making your intentions clear.

Your Life Changes. Your Will Should Too.

One of the most common misconceptions we hear is that once you've written a Will, the job is finished forever.

But life rarely stays the same.

Marriage, divorce, a new relationship, children, grandchildren, buying or selling property, starting a business or significant changes to your finances can all mean that the Will you made years ago no longer reflects the life you're living today.

Even smaller changes can matter. Relationships evolve, the people you originally appointed as executors may no longer be the right choice, or your priorities for your family and loved ones may simply have changed.

That's why we believe estate planning should be viewed as an ongoing conversation rather than a one-off task.

At Pillars, we encourage people to revisit their Will following significant life events and periodically consider whether it still represents their wishes. Sometimes no changes will be needed. Other times, a relatively simple update can prevent much greater uncertainty later.

The important question isn't simply, "Do I have a Will?"
It's **"Does the Will I have still work for the life I have now?"**

Good planning should move with you. Keeping your Will up to date helps ensure that the decisions you've taken the time to make continue to protect the people and things that matter most.

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