# NOT ALL WILLS ARE THE SAME!

by Jacqueline Emmerson
emmersonssolicitors
www.emmersons-solicitors.co.uk

Recently our Wills and Probate Team have had a series of training sessions to consider just what type of service we are offering to our clients. We have always taken training seriously however, as a group we were amazed at just how much we do offer.

Many people contact us about wills and probate. Some clients are interested in the service we can offer them; others simply want to know the price of a will. You will all be aware that you can make a homemade will free of charge. There are some will writers who may only charge you £40.00. You can also pay a hairdresser to cut your hair or you can live with the result of trying to cut your own fringe!

However, not all wills are the same. Many of our clients have assumed that their lives are straightforward when in actual fact, from a legal point of view, they are anything but. At Emmersons Solicitors we pride ourselves on being able to deal with all of life's complications. Some will writers have undertaken a course lasting a few days, they couldn't possibly hope to understand many of the legal issues presented to them. It has taken us years to learn our craft.

One of our staff was shocked recently to discover that his own circumstances are extremely complicated. I shall refer to him as Bill; he was previously married and has two children from that marriage. He now lives in a house with his long term partner, let's call her Amy; she has two children from a previous marriage. They own their own home together and Bill also has a pension, some savings and an investment property in his own name. Notably, he doesn't have a will.

So if Bill were to die his next of kin are his adult children and not Amy with whom he has lived for years. Amy however relies upon Bill's income, as they have lived together for over two years she could also make a claim against his estate. What about her children? They could potentially also make a claim as Bill has treated them as children of the family and has supported them financially.
Where will all of this end? Bill decided he had better make a will, he didn't want his family to spend tens of thousands of pounds in legal fees trying to sort out his estate after his death!

We also realised that we offer other extras that we have always taken for granted. Banks and some solicitors firms will encourage you to appoint them as Executors of your estate. However, they do this so that they can charge your estate extra money. Some will charge 2 per cent of the estate in addition to their normal fees. We offer this service at

SOLICITORS FOR THE ELDERLY



no extra cost thus saving your family thousands of pounds in legal fees. We offer this service because we realise that we have the expertise that your family probably won't have. Thus we can make life much easier for your relatives at what will be a difficult time for them.

At Emmersons Solicitors we also store your will and your other documents free of charge. Many of our clients have their wills, deeds to various properties and their Lasting Powers of Attorney stored with us. Your bank would charge an annual fee for this service.

We also offer a Free Will Appraisal in respect of your existing will. We are often approached by clients following the death of a close relative. They are worried that they may need to change their own will. Sometimes this is not necessary at all. Let's assume Fred and Wilma leave their estate to each other and thereafter to their children. If Fred dies first then Wilma may not need to make a new will at all, her estate can still pass to their children upon her death. I have seen cheaper wills which do not consider the next generation. Thus in this case with a poorly drafted will there would be no provision for Wilma's children and she would have to start again with a new will. This would cost her more money and would be quite stressful if she was recently widowed.

Wilma could visit us free of charge to discuss her situation. Many of our clients have been very concerned in such a situation but have found that we have been able to give them peace of mind.

Would your homemade will achieve all of the above? It's not all about price, and I should know, my hairdresser fell about laughing last week when she saw how well I had cut my own fringe!

If you would like advice about your existing will, or, if like Bill you don't have a will, then contact us at Emmersons Solicitors.

For advertising details call **07786 360079** or email **ruys01@btinternet.com**