

**There are many reasons why people don't have a will, including:**

### **I haven't got around to it...**

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*"We couldn't believe it when we heard our neighbour had been killed in a car accident. She was a lovely young mum with three young children. You just don't expect it do you? It made me think of my son and daughter-in-law, and the grandchildren of course. It's never a good time to talk about being prepared but it makes you think. My husband says our will didn't take long to sort out, just a few simple questions about us and our family, and who we'd like to inherit our valuables. The will writer sent a draft will for us to check and sign, it didn't cost that much compared to what it could have cost not having one..."*

We understand life can get hectic sometimes. With so much to do, writing your will may not be at the top of your priority list but it is an important undertaking, especially if you have a young family to consider. It's easier than you think!

### **I'm too young. I'll do it when I'm older...**

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*Meet Sarah. She'd been living with her boyfriend Mark for over two years. They'd just bought a house together and were planning on getting married, Sarah was tragically diagnosed with breast cancer and within 10 months of diagnosis she sadly passed away at the age of 32. She'd wanted her savings, life insurance policy and her share of the house to be left to Mark. But as she hadn't written a will, and she and Mark weren't married, all her possessions went to her brother who she hadn't seen in 5 years due to a family dispute. Mark couldn't pay the mortgage on his own and was forced to sell the house...*

All too often people feel that writing their will can wait until they're older. None of us know what might lie around the corner. If you die without a will, the law will decide which members of your family inherit your possessions and your estate could be divided in a way you might not have chosen. As an adult you're never too young to make a will.

### **I don't like to think about dying...**

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Dwelling on death isn't a pleasant experience. Yet, taking some time to think about what you'd like to happen to your estate when you pass away ensures your loved ones are provided for, helping them to continue with life once you're no longer around.

A clear, well-written will is of great help to your loved ones. It'll help them understand your final wishes and to work through your requirements at a time of great emotional pain.

Kings Court Trust's sensitive experts will work hard to make writing your will as quick and painless as possible.

### **All my assets will automatically go to my partner...**

Many people think their assets automatically go to their partner if they die. This isn't always the case. The law states your partner will only inherit if you're married or in a civil partnership. No matter how long you've lived together, your partner won't receive any of the assets you own, unless your assets are held as joint tenants **or** you write a will.

Even couples who are married or are civil partners won't necessarily inherit the whole estate. **One way to ensure your estate goes to the people of your choosing is to write a will.**

### **Isn't writing a will expensive?**

Kings Court Trust offer a range of specialist will writing services to suit all requirements and budgets. In addition, as a Family Building Society customer, you're entitled to free professional storage of your important documents for your entire lifetime, safeguarding against loss or damage.

### **I don't have a lot of money so don't need a will...**

Most of us are worth more than we think, especially if you have insurance policies which pay out on your death. For example you may have 'death in service benefit' through your work.