



# A guide to your Last Will & Testament

## What is a Last Will & Testament?

A Last Will & Testament is a legally binding document in which you set out your instructions for the distribution of your estate and wishes for when you die.

Your estate includes some of the following-

- any properties you own
- insurances
- savings
- premium bonds
- shares / investments
- vehicles
- possessions

## Why do I need a Last Will & Testament?

Dying without a Will can lead to some catastrophic effects as your estate will fall into a process called the 'rules of intestacy' and may not be distributed how you would have wished.

We would never want to let our loved ones down, however dying without a Will could do exactly that. The thought of our estate falling into the wrong hands or our loved ones not receiving what they deserve can be quite worrying. To think that our children could have their guardians appointed by the state, can make us feel uneasy.

Writing a Will with the right advice will ensure that even in death you have shown the ultimate duty of care.

It gives us peace of mind to know that our children would be left in safe hands if the worst were to happen and that our hard earned assets go to the right people and are managed in the right way.

**Please speak to one of our specialist advisors for more information on this product.**