

If you are thinking of writing a will these are some of the questions you might like to ask yourself.

1. Who would get my money on my death? Could it be the government?
2. Or can I leave my overdraft to my children!!!
3. Have I got children? Stepchildren?
4. Have I got a partner or a spouse? Do they have different rights?
5. If I have a partner do I want them to arrange the funeral or would I like my nearest relative to arrange it?
6. Do my children have clear views about what they would like to inherit from my possessions? Does one desperately want a certain picture, because it is sentimental to them and no one else? Would it get thrown away?
7. What happens to my pension when I die?
8. Have I got enough assets to leave all of my grandchildren a nice large useful lump sum of money? If yes, do I want them to have it straight away or wait until, what age?
9. Who would look after my children? What provision can I make for their care?
10. How much tax will I pay? Does it make a difference if I have a spouse or a partner?
11. Can I legally avoid some of the tax?