

Preparation

To make the most of our time together, I have prepared a list of the essential information I need to complete your instructions and some items you should consider before the meeting. Please read this fully. If possible, please discuss this with your partner or family to make it clearer in your mind.

Essential Information : Your homework!

We need everyone you would like to name within your will (You, A Partner, Two Executors or Trustees (usually the same people), Two Witnesses, Two Guardians? Plus all the beneficiaries) please gather their full names, dates of birth, addresses, and relation to you, plus a mobile number and email address if possible. We can arrange for this information to be collected via our customer portal, which we recommend for accuracy. Of course, we can take this information at the meeting if you have it to hand. Please send back to us if possible.

A copy of our "Contract" is attached and will need signing at the first meeting if you wish to engage our services. Please do read this carefully as it explains your right to cancel and our payment terms and more.

Don't let this sheet overwhelm you. All we need are people's details, plus your wishes and instructions at the meeting. The rest of the sheet is for thought and discussion, and we will guide you through all of it.

HOMEWORK DONE? and sent to us? - Relax

Items for consideration. We will discuss these at our meeting.

Beneficiaries of your Will

- The people you would like to inherit from your Will.
- Please give some thought as to how your estate will be split between your intended beneficiaries. For example, what percentage per person?
- For any beneficiaries under 25, please consider the age you want them to inherit (between 18 and 25).
- Please consider who would be an alternative beneficiary if your first choice(s) pass before you, possible their children?
- If a beneficiary is to be a charity, please gather the charity number and registered office details.

Executors of your Will

- The people you would like to carry out the instructions of your Will
- We require a minimum of two people to act as an executor of your Will, and they must be over 18. Your beneficiaries can be executors if they are adults, and if you are making a joint Will, you can act as each other's executors. Ideally, one of the executors is out of the family, i.e., a good Friend.

Guardians for dependent children (if applicable)

- Please consider who you would like to be the legal guardians for your children who are under 18. We suggest that you speak to the people you are considering in advance to ensure they are able and willing. Also, do you wish to fund the children's upbringing. For example, educational needs, Holidays, Christmas presents and Health care, driving lessons, 1st car?

Other matters to consider:

- Do you wish to leave a legacy (a specific amount of money) to a person(s) or charity(s)?
- Who will look after any pets you have?
- Do you want to be buried, cremated, or perhaps leave your body to medical science, have a religious ceremony or none?
- Where are you going to store your Will? Your documents must be kept safe and in immaculate condition.

- Do you have children from previous relationships that we must consider, avoiding potential sideways disinheritance?
- Do you have vulnerable or disabled beneficiaries that will require special protection?
- Have you considered how your loved ones will manage your affairs if you lose capacity?
- If the **very worst** happens and everyone in the Will passes, which charity(s) would you like to accept the estate (prevents the Govt taking it)?
- Are you concerned about care home fees and potentially the loss of your home to pay for them?
- Are you worried about potential inheritance tax or Capital Gains Tax?
- Does the thought of a partner remarrying and bringing more children into the family worry you?
- Is there anyone in the family who could fritter their inheritance away for any reason?
- Is there anyone who you wish to deliberately exclude from the Will?

Considering Lasting Powers of Attorney?

- LPA's are a vital addition to a Will and Estate Plan as they look after you when you can't.
- If you are, then we need the full details of the Attorney(s) for the LPA, generally a family member.
- We'll need details of the Witness for the signatures, Not someone associated with the LPA, or
Rugby Wills can assist no no cost
- We need a "Certificate Provider" for the LPA, someone who can certify that you know what you're doing, and that you have the capacity to apply for the LPA, or you can use us **Rugby Wills can assist for no cost**

What next? This happens in the background, so no need to worry about it!

- At the end of the meeting, I will take away all the information gathered and explain the plan I intend to create.
- If satisfactory, I will draft a system "Address Book", a "First Draft Will" and a "Distribution Diagram" for one person plus a transparent quotation for the instructions given, all at no cost, within a few days. These will be emailed to you to check and for you to inform us of any corrections or queries. If there are any corrections, these will be made by return until we reach the "Final Draft" for your approval.
- **Efficient communication is essential here, as delays slow the whole process down.** We expect timely responses to our queries and will respond to yours within 24hrs or less. We sometimes send SMS reminders as we appreciate that people don't always read their email as often as we do.

- When all is approved, an Invoice will be sent for payment by return. Once paid the document(s) will be released as Final Copies, ready for signing. We then need to setup an Attestation Meeting to validate the document(s)

Need to make changes to your appointment?

- Please look at your original email confirming your appointment. You can amend this in there. Or just email me with the new day and time. [Contact Rugby Wills](#)