FREE WILLS MONTH - THE EASY OPTION

Are you one of the 3 in 4 families in the UK without a Will? Acting now will save you money and is a must to protect those you care about.

Writing a will is the only way to ensure your property, savings or possessions go to whom you want after you die. We all tend to put off sorting out our instructions, or we forget to keep them up to date.

The unintended consequence is that we cause unnecessary pain and worry to our families at the time they are least able to cope. It can also make things particularly difficult for complex modern families; the intestate rules are pretty strict and don't recognise common law partners. It is also easy to forget that marriage invalidates any previous wills, but divorce doesn't

Sorting it out could not be easier. If your financial and personal affairs are relatively straightforward, a solicitor should be able to write a will for around £150. However, during Free Wills Month (October) anyone aged 55 and over can have a simple will written or updated for free.

The campaign is sponsored by a number of well respected charities such as Age UK, the British Heart Foundation, and Great Ormond Street Hospital. Participating solicitors are in selected locations throughout the UK.

November is also "Will Aid" month, where more than 500 solicitors across the UK will write or update a simple will for free. They may ask if you can make a donation of £100.

To take advantage of these offers simply log on to www.freewillsmonth.org.uk or www.willaid.org.uk or any of the charity websites such as www.ageuk.org.uk and fill in few details. You will immediately be provided with details of your local participating law firms. Choose one, give them a call and arrange to meet – some will come to you should you need them to do so. They will then create or update your will as per your instructions – and you can choose to leave a gift to a charity; but there is no obligation to do so.

If you can't get an appointment for a free will there are a few other cheap and easy options. Check your bank account, some include reduced price will writing services. You could also be entitled to a free will through your home or car insurance, if you chose to include legal cover as part of your premium. Alternatively, there are fixed fee will writing service providers; Which and Co-op Legal Services start from £99.

The choice is yours, giving you peace of mind, and letting you know your family is provided for

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