

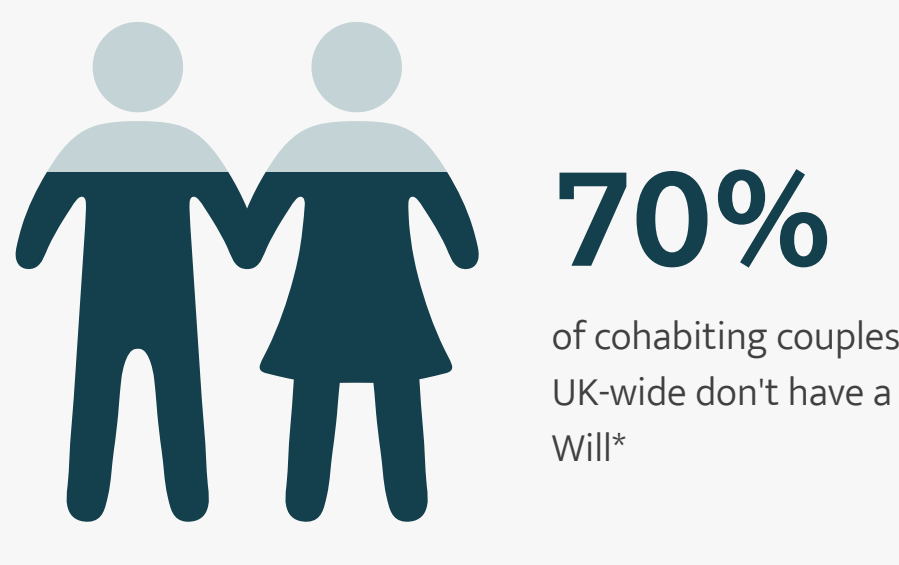
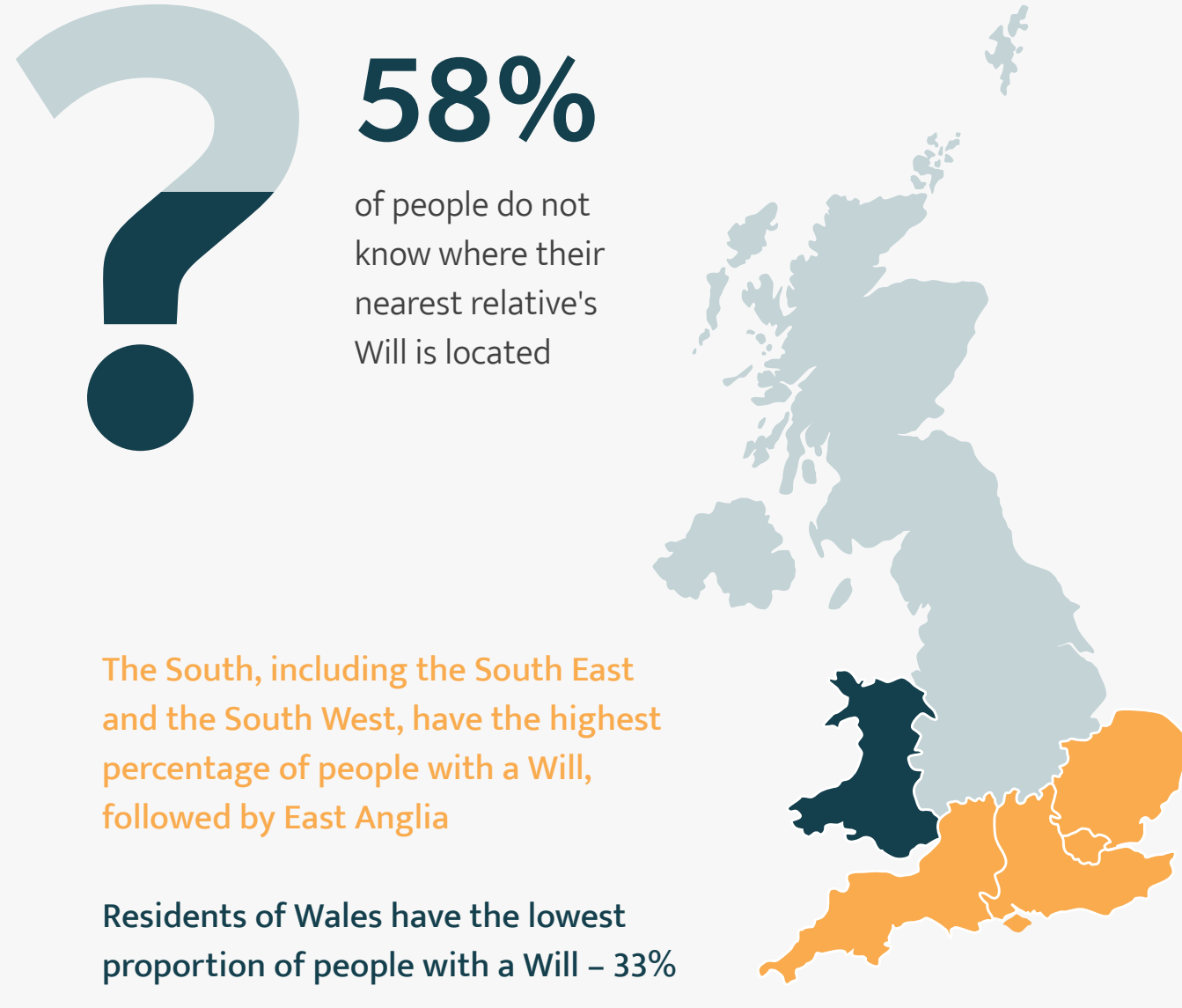
# Where there's a Will there's...certainty, clarity and respect

Let's not beat about the bush - when you die, someone will have to sort out your affairs. It's a cold, hard fact, but it's the truth. If you care about what happens to your home, your wealth and your family, you should make a Will.

Oratto can put you in touch with a solicitor for Wills who can cater for your personal circumstances - whether you need a simple Will to ensure your direct dependants share your estate or you have complex financial commitments and investments which need careful distribution.

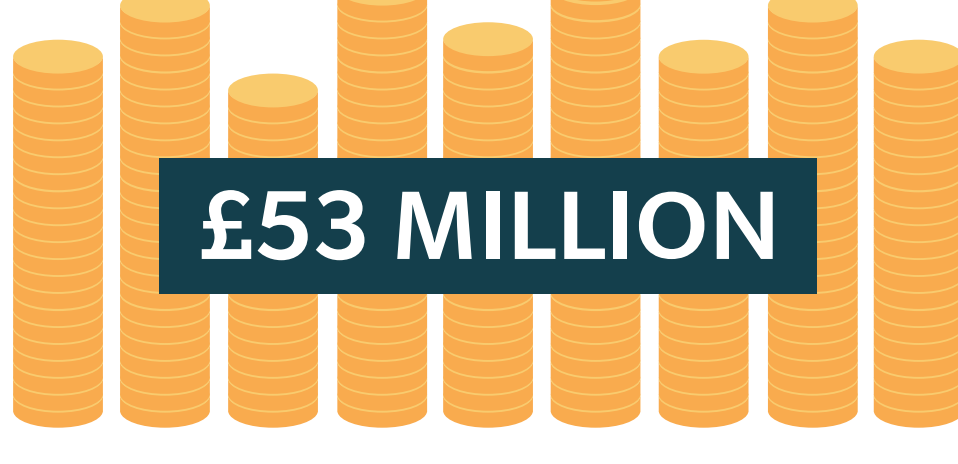


Research carried out in 2015 by WillAid.Org revealed that 53% (27 million) of UK adults do not have a Will



## What happens if I die before I make a Will?

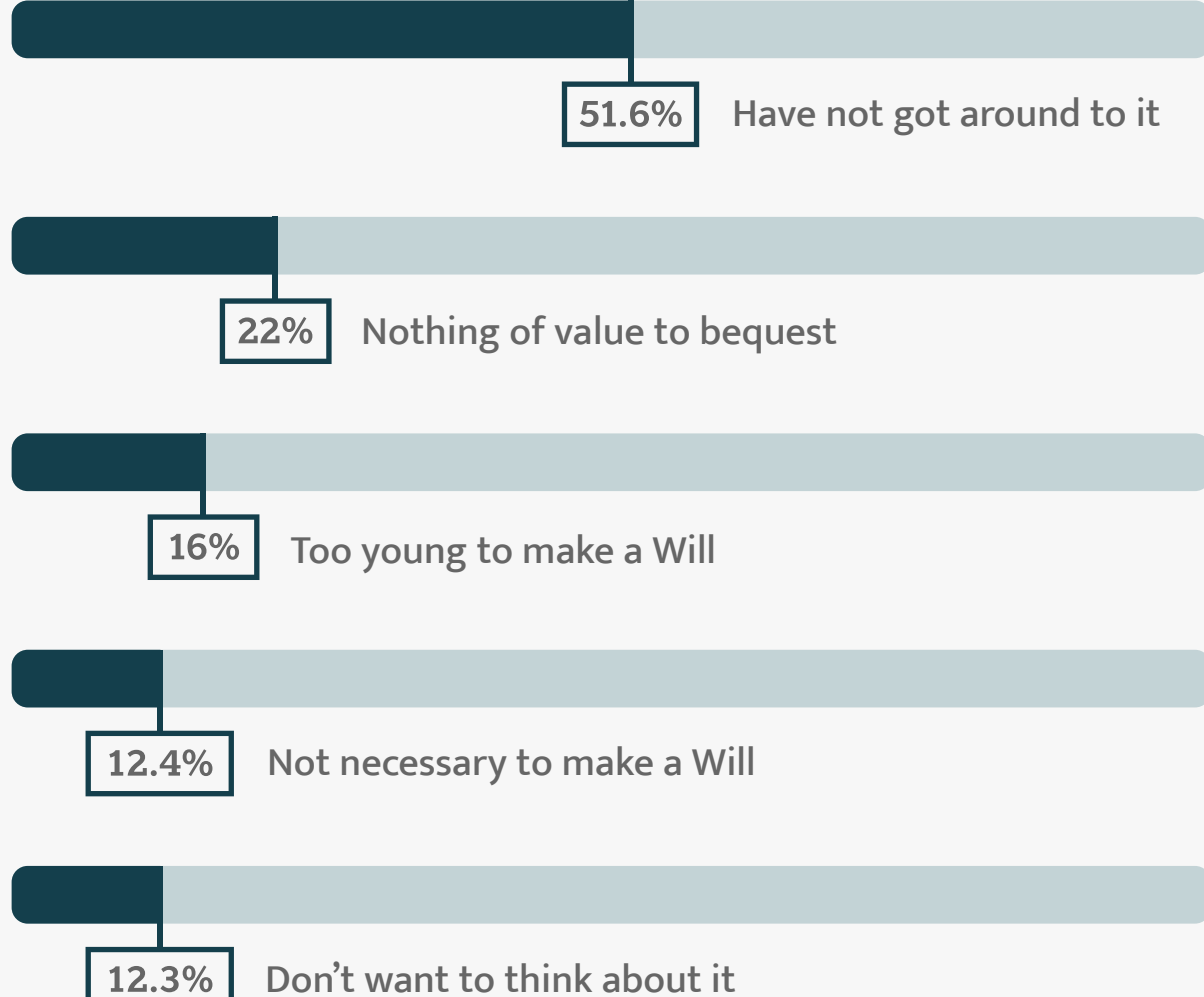
Without a Will you would be considered intestate - this means that the Treasury decides what happens to your estate (all your wealth and assets). For cohabiting couples, this means that the partner, no matter how long they have lived together, does not have an automatic right to inherit an estate.



In 2010 the Treasury gained £53 million from people dying intestate - in 2009 it was £76 million

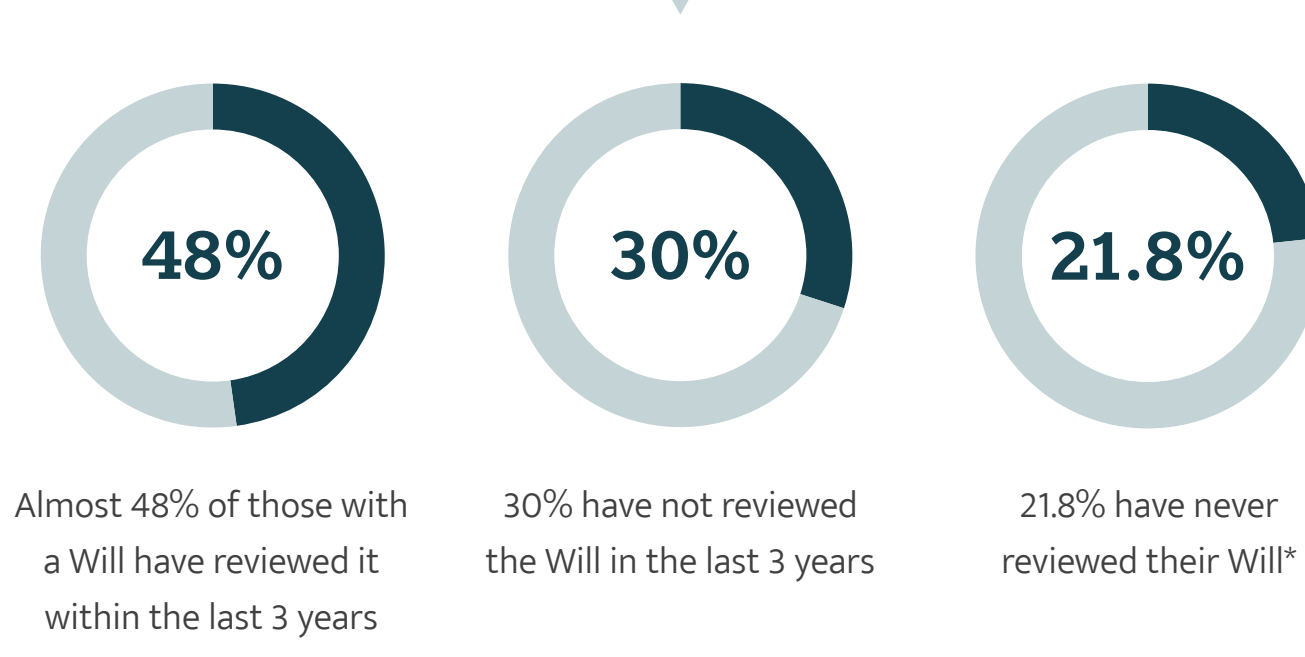
Although the rules of intestacy mean your dependants, if they can be traced, will still benefit from your estate you won't get a say in how your money is divided between them. So, if you are separated from a spouse or civil partner, but you have not yet divorced or sought a dissolution, your former spouse will still be entitled to your money.

## REASONS GIVEN FOR NOT MAKING A WILL

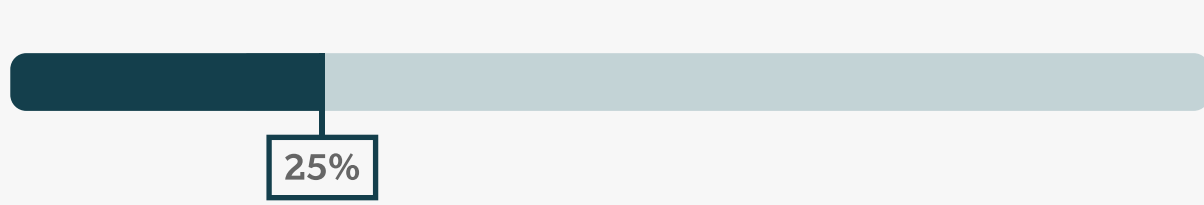


\*2015 research by WillAid.Org (it was possible to give more than one reason)

## REVIEWING A WILL



## CHANGE OF CIRCUMSTANCES



Of the people with a Will, more than a quarter (25%) had experienced a significant change in their circumstances (such as marriage, divorce, having children) since writing their Will. This means their Will may be invalid or not reflect their wishes\*

\*2015 research by WillAid.Org

## DON'T LEAVE YOUR ESTATE TO CHANCE - WRITE A WILL TODAY

Finding a Wills solicitor to match your needs is now a simple process as Oratto can put you in contact with a member lawyer who will be experienced in matters which match your circumstances.

Our member lawyers will also be able to arrange storage of your documents and can help you make amendments (codicils) to an existing Will should your circumstances change.

Make your wishes count today - contact an Oratto member Wills solicitor to ensure clarity when the time comes to pass your estate to those who matter to you.