

# WHY HAVING A WILL MATTERS



**REGISTER TODAY**  
for this complimentary  
service at the  
link below.

## **Three in five (59%) UK adults have not written a will. It's likely you won't have one either.**

During these uncertain times it is more important than ever to have plans in place for you and your family. Having a Will is uniquely important. A Will deals with one of the few things in life guaranteed to touch each and every one of us - death. The plans we have in place, or lack of them, will have a huge impact both emotionally and financially on the lives of the loved ones we leave behind. Having a Will really does matter! It offers a life changing solution before difficulties arise.

As specialists in Will Writing and Estate Planning, Kennedy Burchill offers this complimentary Will Writing service\* to the staff of Northern Ireland Water at: <https://kennedyburchill.co.uk/ni-water/> Kennedy Burchill is one of the leading will writing companies in the UK and will help you and your family find peace of mind with advice you can understand and trust.

Northern Ireland Water has made the following arrangements on your behalf:

- OPTION 1. A complimentary Will for all staff and their families
- OPTION 2. A discounted Managed Will Service - reduced from £80 to £50

**In terms of overall savings, this benefit could save upwards of £700.**

After you register online, there's a short questionnaire to complete and return. When that's done, we call you to arrange a time to chat through the detail. A Kennedy Burchill Will Advisor will take you through the process step by step until the final Will is issued. *The entire Will Writing process is managed online, over the phone, by email and post.*

You can be confident that through this offer of support, you and your loved ones will benefit from having a Will at a time when it matters most.



## The Benefits of having a Will

A Will is a legal document that sets out instructions for who will inherit your estate after you die. It includes how you would like your possessions to be distributed; who should bring up your children and what sort of funeral you would like. A Will is essential to secure your future and, if arranged properly, can help protect your family assets for your loved ones. It is something all of us should have in place. A Will covers:

### 1. Head off family disputes

There's nothing that divides a family quicker than money! If there's no Will, dividing up an estate can lead to squabbles and arguments among your survivors. Unnecessary delays and legal costs can be avoided. Disputes destroy families.

### 2. Protecting your children

A Will allows you to appoint guardians for your children. If these plans are not outlined in a Will, and both parents are deceased, your local authority or the courts may be left to decide who should look after your children.

### 3. Ensuring your children are provided for financially

Making a Will is important when you have children. By putting aside money for their education, making sure they receive a set amount each year for clothing or hobbies, or establishing a nest egg to buy a home, a Will can provide financially for your children's future giving you the reassurance that your children will be provided for.

### 4. Protecting your Assets

Make sure your children or stepchildren are not disinherited. Children can lose their inheritance if you get divorced later in life, if your partner gets married after your death or goes into care when they are older.

### 5. Protecting your partner if you're unmarried

Unmarried partners aren't entitled to anything from your estate unless specifically stated in your Will - no matter how long you've been together. Writing a Will ensures your partner can benefit after your death, if that is your wish.

### 6. Safeguarding your family home

Without a Will, if the family home is in your name, your unmarried partner and stepchildren are not automatically in line to inherit it if you die - meaning they may lose their home. You can leave them a share of the property in your Will, or a right to reside in the property. Protect your home.

### 7. Avoid paying more inheritance tax than you need to

Arranging a Will could save thousands of pounds in future tax. The amount of inheritance tax that will be charged from your estate depends on how much you have and also who you leave it to. Minimise your inheritance tax.

### 8. Your Funeral

Make the choices you prefer for your funeral. Kennedy Burchill will help you through each and every stage of the process. We will assist you in your decision-making and make Will Writing as easy as possible.



## The Benefits of a Managed Will Service (MWS).

For good reason, most people prefer to use a professional document storage solution. If a Will is lost, gets damaged or is interfered with in any way, then it cannot be used. With the Managed Will Service you have peace of mind knowing that your Will is being managed professionally and stored correctly. Please note that the Managed Will Service is optional. However, it gives you and your family the confidence of secure document storage with the following additional benefits:

### 1. Enduring Power of Attorney (EPA – applies to Northern Ireland only)

This document allows you to nominate who you want to make decisions for you should you lose mental capacity. It will save a lot of time and legal costs should such a situation arise. The normal charge per EPA document is £100-£150. This is included when you opt for the Managed Will Service.

### 2. Document Checking Service

Kennedy Burchill will check all legal documents to help ensure they have been completed correctly.

### 3 Secure Document Storage

All documents are securely stored in fireproof cabinets away from the home to help protect against loss or damage. Hard copy and an e-copy are sent to you for your records.

### 4. Unlimited amendments to Will:

The service covers unlimited amendments so that your Will is always up to date.

### 5. Documents actively reviewed:

Kennedy Burchill will review your Will every few years to ensure it is kept up to date with your current circumstances and to take account of any changes in legislation.

**Cost:** The cost per person / per couple is **£50.00 per annum** - reduced from £80.00. If you decide not to choose the Managed Will Service and keep the Will yourself, you can do so at no cost. However, this service has proved to be valuable and extremely popular with the majority of clients.

### Additional Service:

#### Lasting Power of Attorney (LPA – applies to England and Wales only)

There is an additional cost for this service so please ask your Kennedy Burchill Will Advisor.

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REGISTER ONLINE AT:

 <https://kennedyburchill.co.uk/ni-water/>

Or call Robert on mobile: **+44 (0) 7876 597 993**

Email: [rh@kennedyburchill.co.uk](mailto:rh@kennedyburchill.co.uk)

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*Get your family's future secured with a complimentary Will Writing service. Kennedy Burchill will help you find peace of mind with confidential advice you can understand and trust.*



Kennedy Burchill is registered with  
The Society of Will Writers

KENNEDY  BURCHILL  
WILL WRITING & ESTATE PLANNING SPECIALISTS

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