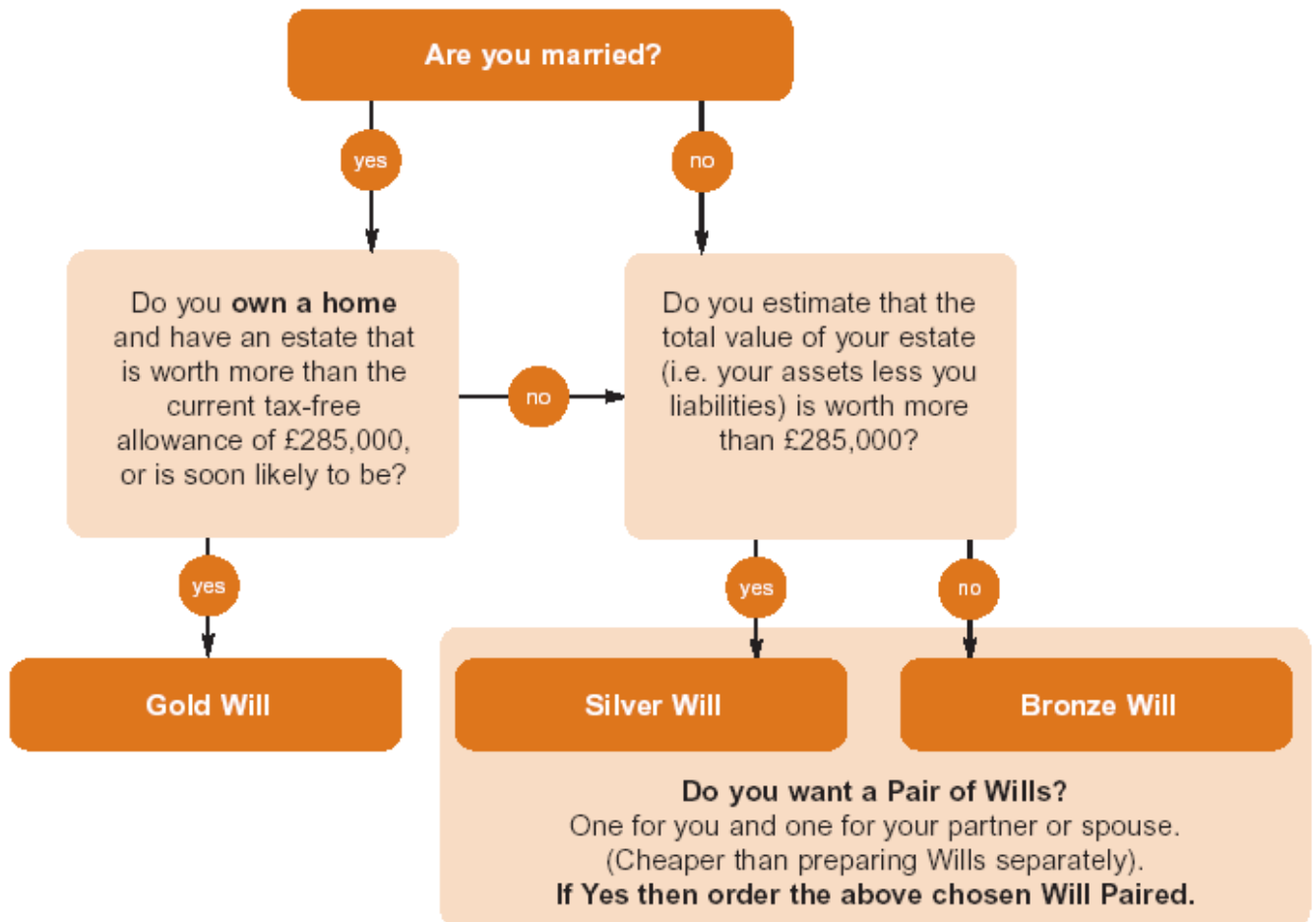


How to quickly choose the right Will for you



Note that if a customer wants a less expensive Will than we would recommend, then they should be aware that it might not be the most tax efficient Will for their circumstances. However, it is better to have prepared one of our Wills than not at all.

Wills key features

We offer three types of Will: Bronze, Silver and Gold. Below are the key features of each.

Feature	Bronze	Silver	Gold
Executors	Up to legal maximum (four)	Up to legal maximum (four)	Up to legal maximum (four)
Gifts of money & specific items	Unlimited	Unlimited	Unlimited
Specify person to receive personal possessions not gifted elsewhere	✓	✓	✓
Inheritance Tax provisions	✗	✓	✓
Guardians for children	✓	✓	✓
Specify buried/cremated	✓	✓	✓
Provision for pets	✓	✓	✓
Leave money in trust ¹ for children until specified age	✓	✓	✓
Residuary beneficiaries (people receiving money or possessions not already gifted)	Unlimited	Unlimited	Unlimited
Option in residuary estate to create life interest ² for spouse/partner	✓	✓	✗
Alternate residuary beneficiaries	Unlimited	Unlimited	Unlimited
Minimise Inheritance Tax using a Discretionary Trust where main asset is family home	✗	✗	✓

¹ A trust is a method of setting aside assets so that the people who are to receive them can only do so under specific circumstances (e.g. a person's death, reaching a certain age).

² A right to receive the income from an asset (but not own it) e.g. a rented house, during the lifetime of the person receiving the gift.