

DO IT NOW!

Will specialists are here to help you ...

Face to Face Wills - Your Will instructions can be taken personally, to make the Will process even easier.

Armchair Wills - Prefer to do it by post or telephone? The whole Will process can be arranged by post. All of the points you need to consider will be fully explained to you.

Electronic Wills - If you have Internet access ask about a 'Do it Yourself' Online Will.

Your draft Will is then prepared by an award winning firm of Chartered Financial Planners and Tax Consultants and sent to you for approval before the final Will is produced, bound and sent to you.

PROFESSIONAL CHARTERED FINANCIAL PLANNERS

Roberts Clark IFS Ltd is headed by:

Ashley Clark ACII, FPFS, ACoI
Chartered Financial Planner

Joanne Roberts APFS, ACoI
Chartered Financial Planner

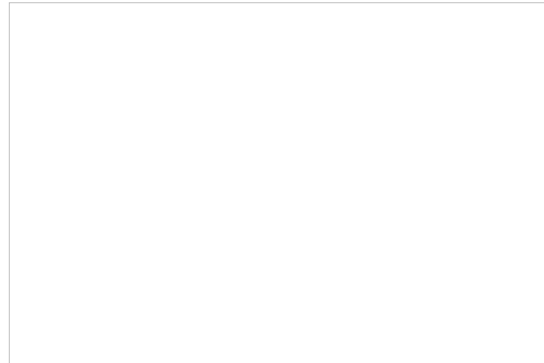
A family firm with combined experience of over 45 years with over 30 National awards since 2002, including Financial Adviser of the Year, Online Financial Adviser of the Year and Highly Commended for Best Tax and Estate Planner.

OTHER SERVICES

Ask about other services:

*Investments - Children's Savings - Pensions
Mortgages - Equity Release - Care Fees Plans
School Fees Plans - Life Insurance - Probate
Income Protection - Trusts - Tenants in
Common - Powers of Attorney - Tax Returns
Business Planning - Expatriate - Offshore*

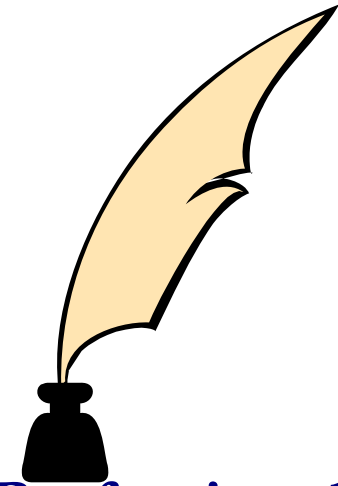
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Wills and Will writing services are not regulated by the FSA.

Get Wise Be Prepared



Professional Will Writing Services



ARE YOU PREPARED?

"Death does not take the wise man by surprise, he is always prepared to leave"

Jean de la Fontaine (1621 - 1695)

GET WISE & BE PREPARED

We go through childhood hopefully without a care in the world, we find partners and possibly have children. We work, we save, we retire.

And then we die!

Every day over 2,000 people die in this country and most of them leave their families with the problems of

INTESTACY.

WHAT IS INTESTACY?

It means you have died without making a Will and left your family and friends to sort out your affairs with no guidance from you.

There are special *Intestacy Laws* that the Courts have to abide by when people have not made a Will. For example, did you know that if you are married and have children, your spouse will not necessarily receive all your estate?

Did you know that the "common law spouse" is a myth? If you are not married and your partner dies *Intestate* you will have to prove what you own to keep it.

If you have not made a Will, it may be months or even years before the people who you care about can look after your affairs. As well as the general pain it may also cause financial difficulty.

IT GET'S WORSE ... PRINCE OF WALES TO GET YOUR MONEY?

If you die with no heirs and no Will, your estate **passes to the Crown or the duchy of Cornwall (The Prince of Wales) or the duchy of Lancaster (the Monarch) - if you live in a 'bona vacantia' duchy area.** The duchy of Cornwall has rights in Herefordshire, Somerset, Wales, Devon and Cornwall. Lancashire duchy rights are in Manchester, Merseyside, Furness, Cumbria, Cheshire, Yorkshire and Lancashire.

"I'LL SORT IT OUT TOMORROW!"

We have all said this and tomorrow never comes. We may be busy, we may forget, we may have difficulty going out to see somebody, we may not want someone to visit at home.

I'M TOO YOUNG! I'M TOO OLD!

Do you want to leave other relatives to sort out your affairs? What if you have debts, loans, financing arrangements? How will they be sorted?

You may have wishes with regard to specific items you own and who you would like to have them. How will they be carried out?

You may wish for particular arrangements at your funeral. How are people to know?

You may have life cover provided by your employer. What happens to that?

You may have life insurance arranged to cover expenses such as your debts or funeral arrangements. How are people to know?

I can't get out. I don't want someone to come around to my house. Why not use our postal service?

ASK YOURSELF THESE QUESTIONS

Think about where you are now and what if you died tomorrow?

Would your wishes be carried out exactly as you would want them? Would your loved ones receive exactly what you wish them to have?

If you have children that are dependent how are they to be provided for?

If you are divorced, is the wrong person going to have a claim on your estate? You can exclude them by making a Will.