



**Why should I
make a Will?**

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More than half of the UK's adults do not have a Will. If this is you then this means that following your death the State will direct who inherits your assets, not you.

A Will makes it easier and clearer for your family to sort things out after you have gone. A Will is essential in ensuring that your property and assets are distributed between your loved ones as you would wish and guarantees those wishes for the future.

Making your Will and keeping it up to date is particularly relevant for unmarried couples, as without one their assets would instead pass to their nearest relatives, rather than to each other.

Many people do not realise that the law does not grant such couples the same rights as married people or those in a Civil Partnership, regardless of how long they have been together.

Other classes of people who could be excluded if you do not make a Will are:

- Step children
- Friends
- More distant relatives and in-laws
- Charities you may want to benefit

A Will can do a number of things as well as name the persons who are to inherit on your death, for instance:

- You can appoint Executors to deal with your estate so that you can be sure your affairs are left in the hands of someone you trust
- You can nominate Guardians to take care of your children should you die before they have reached 18
- You can establish **Will Trusts** for the benefit of your children and decide at what age they will receive their inheritance
- You can make provision for other relatives that may be dependent on you and not able to care for themselves by using **Will Trusts**
- Most importantly, you can ensure that your estate is left to the persons you wish to benefit and in the right proportions. **Will Trusts** can help here too
- The process of administering an estate when there is no Will can often be slower and certainly more frustrating for your loved ones

Why should I update my Will?

If you pass away without an up to date Will, then your estate may not be distributed as you had wished. To avoid accidentally leaving things in a way you no longer intended it pays to keep your Will current.

Essential reasons to update your Will:

- Changes in your circumstances - such as changes to your wealth and to your family circumstances.
For instance:-
 - if you have had children or grandchildren
 - if you are unmarried and are now co-habiting with your partner
 - if you are re-married or in another relationship and have children from a previous relationship. **Will Trusts** can ensure your assets pass to your children
 - if you are getting or have recently got married
 - if you are getting or have recently got divorced*
- Changes in the circumstances of your beneficiaries - if your children were to divorce or be declared bankrupt, then any inheritance they receive may be used to satisfy the claims of their former spouse or their creditors, rather than benefiting them directly. **Will Trusts** can protect against this
- Changes to your Executors or Guardians - you may have appointed people to act as your Executors or as Guardians for your children who are no longer appropriate for that role, such as a professional advisor you no longer use, or a friend who you are no longer in contact with
- Nursing Home fees - if your spouse were admitted to a Nursing Home, then anything left to them in your Will could end up being used towards the cost of their care rather than passing to your children. **Will Trusts** can help with asset protection
- Inheritance Tax - you may want to ensure that your Will is as efficient as possible from a tax point of view. In contrast, if your current Will contains out of date tax planning provisions, then it may need reviewing
- Self-employed clients - if you have recently re-structured or altered your business operations, your Will may need to be changed to reflect this

*note that a current spouse may still benefit until you have your Decree Absolute.



Fixed price options

We will agree charges with you at our initial meeting, once we have fully established your requirements, and by reference to the following:

'Basic' Fixed Price Wills* Basic Will - all meetings at our offices.

Simple Single Will	£220 + VAT
Simple Mirror Wills	£350 + VAT
Single Will with Trust	£360 + VAT
Mirror Wills with Trust	£600 + VAT

If your requirements are not met by our fixed price options, our charges will then be based on our hourly rates.

*As of September 2025. Please call to check current fees.

NB. A 'Basic' Will consists of the following:

- named executors / trustees
- guardians
- an outright gift into residue with a substitute level of residue up to 4 beneficiaries in total
- additional gifts (limited to 10)
- funeral instructions
- standard STEP 3 administrative provisions

Additional Costs

Expression of Wishes	£100 + VAT
Severance of Tenancy If you own your home jointly we may need to carry out some work to ensure you own your property in an alternative joint manner to ensure the trusts in your Will work.	£125 + VAT
Home Visit Per visit (within 20 miles of one of our offices)	£75 + VAT

Barnsley, Buxton, Chesterfield, Garforth
Harrogate, Huddersfield, Leeds,
Rotherham, Sheffield & Wakefield

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www.smh.group/wills-probate

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