

The 'One' service from Jobling Gowler- A bespoke service with the spotlight firmly focused on your individual needs

"Thank you for carrying out the work so expertly and keeping us fully informed throughout the process."

Mr & Mrs J.R.

"Thank you for your help with my mother. It's nice that you take the time to explain things clearly so that she understands"

Mr NB.S.

"Thank you so much for what you have done so far, we really do appreciate you and your continued support for our family"

Ms N.N.

Does your Will protect your family?



As we draw to the end of one year and start afresh with the new, many of us will be making New Year's resolutions to put our affairs in order.

Surprisingly research commissioned by the Law Society reveals that 73% of 16 – 54 year olds don't have a Will while 64% over the age of 55 have made a Will: still leaving 36% of those people dying "intestate" (without having made a Will).

The Law Society recommends that "Everyone should have a will, but it is even more important if you have children, you own property or have savings, investments, insurance policies or you own a business."

If you die having not made a Will, you will have no say in how your estate is divided. This may mean that it does not go to the people your wish or that it is distributed in the most tax efficient way.

It is possible through legal action to pursue a claim on the basis of financial dependency, **unmarried partners and those not in a civil partnership have no rights in relation to their deceased partner's estate** – however long they might have been living together.

The Inheritance & Trustees Powers Act 2014 came into force on 1st October 2014. This changed the rules slightly as to who will benefit in various situations. **If there is nobody that meets the criteria for benefiting under the...**

... **intestacy rules, the deceased's estate will ultimately pass to the Crown** (i.e. the government).

Whilst you may think that this is unlikely, £8m went to the government last year because people died intestate. (Furthermore, it is estimated that by 2018, the government will receive nearly £6b from inheritance tax. Wills can also assist in reducing the ultimate inheritance tax liability) As more people are choosing to live together without actually marrying or becoming civil partners, **making a Will is a topic that should not be overlooked.**

We have seen many situations where individuals have come to us after a person has died intestate. Frequently unfortunate results have arisen as a consequence of a failure by unmarried couples to make appropriate Wills which provide for their circumstances. If all of the assets are held jointly, there is less cause for concern. However, frequently, houses are held in the name of one person only and bank accounts etc. are held in individual names. You can imagine the stress that can arise in this situation – particularly when someone has just lost their long term partner and will be feeling vulnerable anyway.

If you are in this situation yourself or you perhaps have children who may be co-habiting, please do feel free to contact us so that we can discuss your individual situation. We offer a **free initial appointment** to discuss your circumstances and to advise you of the options open to you.

Ensure that this is a New Year's resolution that you keep and contact us on **01625 614250** or via e-mail at enquiries@jobling-gowler.co.uk. We look forward to hearing from you.

Your Local Legal Experts

Heather Gaunt & Tessa Whiskard are both experienced specialist solicitors, recommended for the quality of the advice they provide.

Both Heather & Tessa are members of STEP which is a professional body of nearly 15,000 trust and estate practitioners.

By using a STEP member, clients can be

assured of getting qualified, experienced and specialist advice of the highest quality about all aspects of estate planning.



Heather Gaunt



Tessa Whiskard

a legal service as individual as you

Jobling Gowler

Clinical Negligence

Serious Personal Injury

Wills, Probate & Tax

Elderly & Vulnerable Clients

Jobling Gowler Solicitors 250 Park Lane, Macclesfield, Cheshire, SK11 8AD

Tel: 01625 614250 | Fax: 01625 614252 | DX 25025 Macclesfield 2 | www.jobling-gowler.co.uk | Email: enquiries@jobling-gowler.co.uk |