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## **10 GOOD REASONS TO MAKE A WILL**

We all know that making a Will makes sense, but many of us leave it on the long finger or have Wills that are out of date. Making a Will gives you the chance to decide how your assets are to be distributed at the end of your days. Whether your assets are small or large, it makes sense to make a Will so that your assets and belongings can be distributed efficiently; your spouse, partner or any dependants can be protected, and your possessions can be distributed in accordance with your wishes.

Here are 10 good reasons to make a Will:

### **1. A Will allows you to control who will inherit what**

By making a will, you get to decide who gets which assets and how much they get. This can be almost anything from your personal belongings, your pets, up to your property.

If you die without leaving a Will, your property and possessions are distributed according to the laws on intestacy, which does not consider your personal wishes! Ultimately your belongings may not go to whom you want. You may not want some distant relative to inherit your precious possessions and making a Will lets you decide how your assets are to be divided.

### **2. Making a Will gives certainty**

Making a Will avoids any unnecessary arguments amongst family members or relatives that can arise when a deceased wishes are unclear.

**3. You can decide who is responsible for carrying out your wishes**

By making a Will, you can decide who you wish to carry out your wishes when you are gone by appointing executors in your Will. This gives you an opportunity to appoint responsible people whom you can trust to organise things and carry out your wishes in an efficient manner.

**4. You can minimise Inheritance Tax**

A Will gives you a chance to carefully consider tax planning. People underestimate the importance of good tax planning. By distributing your assets in a tax efficient way, you can avoid situations where assets may have to be sold to discharge large tax liabilities to the tax man.

**5. You can appoint guardians to look after your children.**

If you have young children, you can name a guardian to care for them in the event of them being left without any parents. A guardian takes the place of a parent. Making a Will gives you the option to choose somebody you think will offer the best care for your children if you are not around. It is advisable to consult prospective guardians to check that they would be willing to act.

**6. You can express your wishes with regard to your funeral arrangements**

It may sound morbid but if you have particular ideas about your funeral arrangements, a Will is the place to specify details, whether it be a burial or cremation. Your wishes may not be known unless you write them down.

**7. If you live with your partner but are not married**

If you are co-habiting without being married your partner will not have an automatic right to your property if you do not make a Will

**8. You can always review your wishes-especially if your life circumstances change**

Your Will can be changed at anytime during your lifetime, something which is particularly important if your circumstances change such as getting married or divorced or having children.

It is advisable to review your Will to reflect any major life changes, preferably every four to five years.

**9. Have you recently been Married, or been party to a Separation Agreement, Judicial Separation or Divorce?**

If you have been married recently any Will you have made will be automatically revoked by your marriage. If you have recently been party to a Separation Agreement, Judicial Separation or Divorce, it is essential to make or review your Will to reflect any change in your family circumstances. It is important to note that the content of your Will is not automatically revoked in the event of Divorce or Judicial Separation, therefore it is advisable to make a Will or update an existing Will to take recognition of any decree of Judicial Separation or Divorce.

**10. Most importantly, making a Will gives you Peace of mind!**

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