



Estate Planning

About Gemini Estate Planning

Gemini Estate Planning offers Will writing, drafting of Lasting Powers of Attorney (LPAs), funeral plans in association with Dignity as well as secure document storage.

Gemini's Estate Planning division was set up to offer a high level of personal service when dealing with the sometimes difficult issue of Will writing and drafting of Lasting Powers of Attorney.

Many people plan to make a Will but never 'get round to it', yet making a Will is the only way to ensure that your wishes are carried out after your death (see overleaf if you die without making a Will)

Gemini's Estate Planning Consultant - Claire Hughes - is a member of the The Society of Will Writers, which is a non-profit making body that exists to raise the profile of Will writing in the UK and to act as a regulatory organisation to ensure its members are trained and competent.

Why you should use a Will writer who is a member of The Society of Will Writers?

The Society of Will Writers is a non-profit making body which exists solely to:

- » Raise the public's awareness of the importance of making a Will
- » To act as a regulatory organisation to ensure its members are properly trained and fully competent.

As soon as you have decided to make a Will - and the sooner the better - you may prefer to discuss your personal affairs in the comfort and privacy of your own home. There are many Will writing services advertised, but it is vital to choose one that is competent, professional and has the appropriate expertise and experience.

All Society of Will Writers members go through a stringent vetting procedure and continuing training to ensure that they are suitable persons to properly write your Will.

Anyone can call themselves a Will writer - you can even 'do it yourself' with a form from a well known stationer. Only a properly trained professional can ensure that your Will is correctly drafted. Home made or badly made Wills can be just as bad (or even worse) than having no Will at all.

With Gemini Estate Planning, appointments to take your Will instructions can be arranged at a convenient time to suit you and can either be in our offices or at your own home. If you would like to make an appointment, or would like any further information, then please contact us.

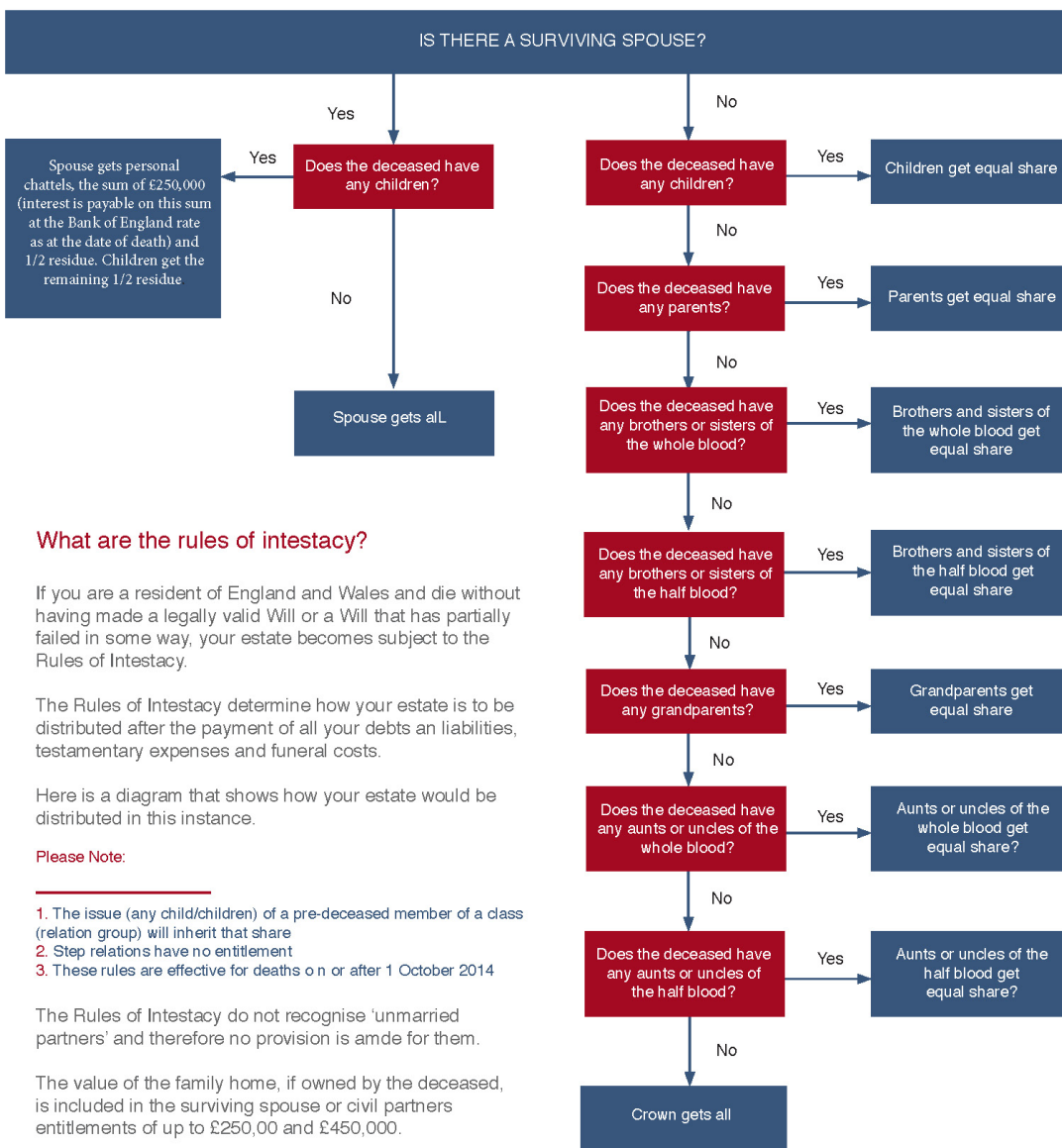
Who survived the deceased?

If you die without making a Will, you are said to die 'Intestate' which means that there are set laws that will decide how the money, property and possessions that make up your Estate will be dealt with.

The process used to distribute your Estate is outlined below. This is unlikely to be what you want to happen.

Intestacy Flow Chart

for deaths after 1st October 2014



What are the rules of intestacy?

If you are a resident of England and Wales and die without having made a legally valid Will or a Will that has partially failed in some way, your estate becomes subject to the Rules of Intestacy.

The Rules of Intestacy determine how your estate is to be distributed after the payment of all your debts and liabilities, testamentary expenses and funeral costs.

Here is a diagram that shows how your estate would be distributed in this instance.

Please Note:

1. The issue (any child/children) of a pre-deceased member of a class (relation group) will inherit that share
2. Step relations have no entitlement
3. These rules are effective for deaths on or after 1 October 2014

The Rules of Intestacy do not recognise 'unmarried partners' and therefore no provision is made for them.

The value of the family home, if owned by the deceased, is included in the surviving spouse or civil partners entitlements of up to £250,000 and £450,000.