





makingawill®

A Will is the only way of ensuring that your assets will pass to the persons you intend and of appointing someone you trust to carry out your wishes. If you do not make a Will your assets will pass under the Laws of Intestacy, and not in accordance with your wishes or the needs of your family. For example, step-children and 'common law' spouses will receive nothing.

You can appoint executors to carry out your wishes, beneficiaries to receive your assets and even guardians to look after under-age children. It is usual to state who will receive your assets if your main beneficiary dies before you; for example your children may receive everything if your spouse dies before you.

You can also include a trust so that, for example, your spouse has the right to live in the family home but when they no longer need it your share passes to your children – or those from a previous marriage.

At Macleod and MacCallum we are able to advise you on making a Will and draft a document that properly reflects your wishes and circumstances, efficiently, professionally and cost-effectively.

For further information please contact us at:

privateclient@macandmac.co.uk 28 Queensgate, Inverness IV1 1DJ Tel: 01463 239393 www.macandmac.co.uk



Macleod & MacCallum are regulated for legal services by the Law Society of Scotland and are authorised and regulated by the Financial Conduct Authority