

WHY EVERYONE NEEDS A WILL



What is a Will?

A Will is a legal document that **sets out your wishes** on what should happen to your **wealth, possessions** after your death.

Why do you need a Will?

The main purpose of your Will is to **look after the people you leave behind**. Setting out your wishes **makes it easier** to distribute your wealth and property, **relieving stress for your family** at an emotional time.

What happens if you pass away without a Will?

People often believe that, without a Will, their partners will just inherit everything. But that's not necessarily the case, especially if you have children. If you die 'intestate', without a Will, intestacy laws apply. These are designed to be fair but may not suit your situation:

- Your estate is shared between your partner and children
- Your partner isn't recognised if you're not married or in a civil partnership
- Other family members or ex-partners can make a claim
- It takes much longer for your estate to be shared with loved ones

Are all Wills the same?

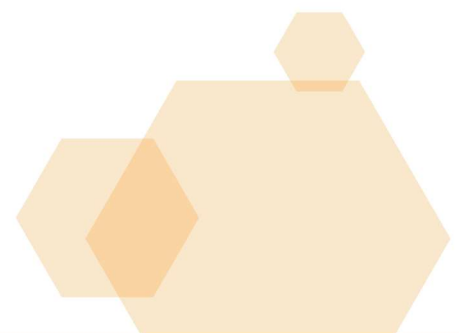
No. Your Will is designed around your personal situation and your wishes. The wording is very important – it must be clear and unambiguous. Types of Will include:

- Simple Wills
- Mirror Wills – for partners and spouses
- Trust Wills

What happens if your circumstances change?

Your Will must be kept up to date. Important times to review and update your Will include:

- When you get married
- If you divorce
- Following bereavement
- When you have children
- To change Executor – e.g. following a death or change of relationship
- To change or add beneficiaries
- To make specific gifts of your property and assets



WHY CHOOSE A WILL POWERED BY HONEYPRO FROM HONEY LEGAL ?

Trust

- Honey Legal is a **trusted and regulated legal provider** with more than **60,000 clients** in the UK
- Honey Legal successfully trading since February 2010
- We have a **5-star** rating from over **7,000 Trustpilot** reviews
- We live our values every day – we always **do the right thing** by our clients
- All Wills are checked by our legal team before signing



Convenience

- Our **fast and easy online process** uses the latest **Artificial Intelligence technology** with total support at every stage
- Our **Client Review Report** helps you understand what you need and why legal protection is so important, so you can make informed decisions
- Our **experts are just a phone call away** if you need help – **at no extra charge**
- All your documentation is produced online in real time. Just print and sign the paper version with witnesses, to make it legal



Value

- **Face-to-face expertise** using the latest digital technology - at an **affordable price**
- Once written, your documents can be **updated free of charge*** as often as you need in life – potentially saving you £100's
- Additional value packages – include your **Powers of Attorney** and save money
- Consider naming Honey Group as **professional executors**, to take the strain away from your family in managing your estate



*Subject to Terms & Conditions. This may not be available to members of workplace schemes

Now's the time to get your Will completed

Life is unpredictable, so there's never a better time than now. Give yourself and your family peace of mind with an up-to-date Will. Talk to your Financial Adviser today.