



Do you have a will? If not then on your death the intestacy laws will apply and your estate may not be distributed as you wish. Without a valid Will you cannot guarantee that your relatives, loved ones, friends or favourite charities will benefit from your estate. Some people wrongly assume that if no Will exists then everything goes to their spouse or partner; but this may not be the case. If you have children or other relatives then your surviving spouse may only receive a proportion of your estate. If you are not married your partner may receive nothing.

Do you care about what happens to your property after you die? Do you want your estate to be distributed according to your wishes? Do you want those wishes to be carried out by someone you trust? If your answer is YES to any of these questions it is vital that you prepare a Will. It is also advisable that you check your Will at least once every 5 years or if you have recently divorced, as your current Will may no longer reflect your wishes. If you marry, any existing Will you have will be revoked.

Have you been named as an executor? Has a close relative died without leaving a Will? If you find yourself in either of these situations we can provide advice on the steps that should be taken. We can explain what should be done to ensure that matters following death are dealt with correctly, in what is often a very difficult time.

*“A friendly and personable approach to your legal problems.”*



Do you need help in managing your financial affairs or think you may do in the future? Perhaps you know someone who needs help in this way? Many people find themselves unable to look after their financial affairs properly; perhaps because of physical disability or failing mental health. By taking action now you can ensure, in such a situation, that your financial affairs are looked after by someone you trust. A Power of Attorney gives someone else the power to look after your affairs when you are finding this too difficult to do alone. You may choose a relative, friend or Solicitor to be your Attorney and the arrangement may be cancelled at any time, so long as you are mentally capable of doing so.



A Lasting Power of Attorney goes a step further and allows your Attorney to continue to manage your property and affairs and/or welfare if you become mentally incapable of doing so.

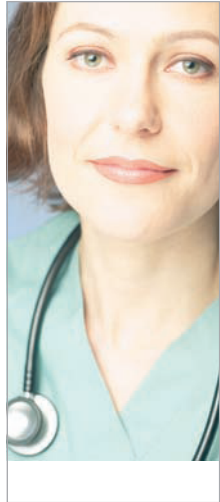
If someone has already become mentally incapable, without a Lasting Power of Attorney, then the matter must be taken to the Court of Protection. The Court will appoint a 'Deputy', who will manage the person's

*Helping you  
prepare  
for the future*

finances for them. A 'Deputy' may be a relative, friend or Solicitor.

Do you own your home? Do your assets amount to more than the current Inheritance Tax threshold? If so, your estate may be subject to Inheritance Tax on your death. We are able to provide general advice on various ways of reducing the tax payable on your estate on your death.

Please call to speak with Andrew about any queries you may have. If you would like to discuss any of the above matters further then please telephone to make an appointment



*We also have brochures  
on the following services:*

Personal Injury  
Conveyancing

Please telephone and we will be happy to forward these to you.

**tel. 020 8337 3801**





Chapmans have a long tradition of providing the highest quality legal work to the local community it serves.

The firm offers advocacy and advice, not only in Personal Injury matters, but additionally, in all areas of employment law, family work and civil litigation.

Members of the firm are also able to deal with conveyancing and other private client work, including Wills, the preparation of lasting powers of Attorney and the administration of estates.

Although the firm has deep historical roots, it is modern and forward thinking. This is reflected in the advanced technology used within the firm.

However, the traditional values, which have given the firm its enviable reputation, are still adhered to: In short, to provide clients with a service that is at all times both professional and efficient, but also personal.

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### *Andrew Findlay*

Andrew is a Partner of Chapmans and Head of the Private Client Department. He specialises in Wills, Inheritance Tax planning, Administration of Estates, Court of Protection applications, Powers of Attorney and Trust Management. Andrew is committed to providing a personal and professional service.

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