



# Do you have a good Will or a bad Will?



## The harsh facts of life:

- One day you won't be here
- Your family will be relying on you to have put in place the best possible Will
- There are very few solicitors/Will writers who are true specialists

## So ask yourself the following questions:

- Does your Will build in financial protection for your children if they get divorced?
- Does your Will give your children long term opportunities to save tax themselves after you have died?
- Does your Will take full advantage of the new inheritance tax (IHT) "transferable nil rate band"?
  - Or are you caught by the "28 day survivorship clause" trap?
  - If you are a widow(er) and have remarried have you put in your Will the special provisions you will need to benefit fully from these new rules?
- Does your Will incorporate the special provisions which can give you/your spouse some protection against the cost of long term care?

- Does your Will incorporate the special provisions which can give you *double* IHT relief on business interests/ agricultural property?
- Does your Will protect those of your children who might need to claim means tested state benefits in the future, so that their benefits will continue after you have died?
- Does your Will protect the long term interests of any children you might have from an earlier marriage/relationship?

## Who are we?

George Davies Solicitors LLP is a leading North West law firm. Established more than 70 years ago we have over 45 specialist solicitors who are well placed to give you expert legal advice. Our Wills and Estate Planning team is one of the largest in the North West and can advise clients on a variety of matters from straightforward Wills for individuals to complex family trust structures.



But don't just **take our word for it...**

We were one of the first large firms in Manchester to achieve the Investors in People accreditation and have held the ISO 9001 accreditation for over ten years. We consistently receive excellent feedback from our clients, referrers and competitors in the Legal 500, an independent directory which is widely regarded as offering the definitive judgment of law firm capabilities.

Recent comments in the directory about the team include:

Legal 500 2010 *"At George Davies Solicitors LLP, the service is 'excellent' and the advice 'accurate' and 'pragmatic'. Tony Hall is well respected by his peers; he advises on tax planning structures for UK residents and non-domiciliaries, and charitable legacies, and is trustee for many family trusts."*

Legal 500 2009 *"Zahra Siddiqui is 'impressive' and 'cuts through technical jargon' and 'explains things in a way clients can understand.'"*

Don't take chances with your family's financial future... use George Davies Solicitors LLP, recognised experts in Wills and Estate Planning.

**For advice on all matters relating to Wills and Estate Planning please contact:**

The Wills and Estate Planning team

**Tony Hall** t: 0161 234 8820,  
e: [tonyhall@georgedavies.co.uk](mailto:tonyhall@georgedavies.co.uk)

**Zahra Siddiqui** t: 0161 234 8862,  
e: [zahrasiddiqui@georgedavies.co.uk](mailto:zahrasiddiqui@georgedavies.co.uk)

**Alex Sealy** t: 0161 234 8701,  
e: [alexsealy@georgedavies.co.uk](mailto:alexsealy@georgedavies.co.uk)

**James Knowles** t: 0161 234 8842,  
e: [jamesknowles@georgedavies.co.uk](mailto:jamesknowles@georgedavies.co.uk)

**Tasnim Khalid** t: 0161 234 8803,  
e: [tasnimkhalid@georgedavies.co.uk](mailto:tasnimkhalid@georgedavies.co.uk)