Clarke & Wright

WILLS & ESTATE PLANNING

A CHRISTMAS GIFT FROM CLARKE & WRIGHT

The Family Keepsake

Everything the people you love would need to know, kept safely in one place.

This keepsake belongs to

_____

With warm wishes for Christmas and the new year

WELCOME

A note from all of us ★

Thank you for being part of our year. Whether you joined us at one of our events, welcomed us into your home or trusted us with your plans, we're truly grateful.

Christmas is a time for the people who matter most, so this year we wanted to give you something practical to keep. When someone dies or becomes unwell, one of the hardest jobs for a family is simply finding out where everything is. Which bank? Which pension? Where's the will?

This keepsake brings it all into one place. Fill it in, keep it safe, and the people you love won't have to go searching when they're already finding things hard.

How to use it

1. **Fill it in, in your own time**
   Print it and write by hand, or type straight into this PDF on screen.

2. **Keep it with your will**
   Wherever your original will is kept, this belongs alongside it.

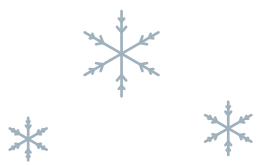
3. **Tell your family it's there**
   Let your executors and those closest to you know where to find it.

4. **Look at it again each Christmas**
   A quick check once a year keeps it up to date as life changes.

> **Please don't write down passwords, PINs or full account numbers.**
> Just note who each provider is and where the paperwork is kept. That's all your family needs to get started, and it keeps your details safe.

With warm wishes for Christmas and the new year,

Everyone at Clarke & Wright



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OVER CHRISTMAS

Starting the conversation ★

Talking about wills and “what ifs” rarely feels festive. But with the family gathered, it can be the easiest moment of the year to raise it, and a gentle word now can save a great deal of worry later. Here are a few ways in.

> *“We sorted our wills this year, and it’s such a weight off. Have you done yours?”*

> *“If anything happened to me, I’d want you to know where everything is. Can I show you?”*

> *“Have you two ever thought about who’d look after the children if you couldn’t?”*

> *“Do you know what would happen to the house if one of you wasn’t here?”*

> *“I’ve been filling in this keepsake. You might find one useful too.”*

A few gentle tips

- Pick a quiet moment, perhaps on a walk, rather than in the middle of Christmas dinner.
- Start with your own plans. Sharing what you've done is far easier than asking what they haven't.
- Keep it light, and listen more than you talk.
- If it isn't the right time, leave it there. Planting the seed is often enough.

DID YOU KNOW?

Without a will, an unmarried partner has no automatic right to inherit, however long you've been together. And without Lasting Powers of Attorney, even a husband or wife can't simply step in if their partner becomes unwell.

PEACE OF MIND

Your checklist ★

Tick off what's already in place. Anything left unticked is worth a conversation in the new year.

- [ ] **I have a will, and it reflects my wishes today.**
  Marriage normally cancels an existing will, so check yours if you've married since it was made.

- [ ] **My executors know where my will is kept.**

- [ ] **I have a Lasting Power of Attorney for property and finances.**
  Without one, even a husband, wife or grown-up child can't simply step in.

- [ ] **I have a Lasting Power of Attorney for health and welfare.**

- [ ] **I've named guardians for any children under 18.**

- [ ] **I've checked who I've nominated to receive my pensions.**
  From April 2027, most unused pensions will count towards an estate for inheritance tax.

- [ ] **I've checked whether my life insurance is written in trust.**
  A policy in trust can pay out sooner and usually sits outside the estate.

- [ ] **I know whether I own my home as joint tenants or tenants in common.**
  It decides whether your share passes automatically or follows your will.

- [ ] **I've written down my funeral wishes.**

- [ ] **I've filled in this keepsake and told my family where it is.**

★ **Something left unticked?**

We're booking free reviews for January. Call 01743 652226 or visit clarkewright.co.uk

THE ESSENTIALS

Where to find everything ★

Date completed _____

1 My will and Lasting Powers of Attorney

My original will is kept at _____

Date of my will _____ **Prepared by** _____

My executors (names and phone numbers) _____

_____

My Lasting Powers of Attorney are kept at _____

Property and financial attorneys _____

Health and welfare attorneys _____

2 My pensions

PROVIDER	TYPE (workplace, personal, annuity)	PAPERWORK KEPT AT

Tip: keep a copy of each pension nomination with this keepsake.

3 Banks, savings and investments

PROVIDER	TYPE (current account, ISA, shares)	PAPERWORK KEPT AT

4 My home and insurance

Property deeds are kept at _____

Mortgage lender _____ **Home insurer** _____

Life insurance (provider, and whether it's written in trust) _____

_____

Funeral plan (provider, if you have one) _____

5 People to contact

WHO	NAME	PHONE NUMBER
First person to call		
My GP		
Accountant or adviser		
Clarke & Wright		

6 Other things my family should know

A list of my online accounts (not passwords) is kept at _____

My funeral wishes are kept at _____

My pets will be looked after by _____

Anything else _____

FROM THE HEART

In my own words ★

Not everything that matters fits in a form. Use this page for the things you'd like your family to know, and for the treasured things you'd like to go to someone special.

Things I'd like my family to know

Treasured things

Jewellery, photographs, a favourite clock: the things that matter most, and who you'd like to have them.

THE ITEM	WHO I'D LIKE TO HAVE IT	WHY IT MATTERS

These wishes aren't legally binding on their own. The surest way to make sure they're followed is to include them as gifts in your will. We'd be happy to help.

Clarke & Wright

WILLS & ESTATE PLANNING

When you're ready, we're here

If anyone in your family would like help with a will or Lasting Powers of Attorney, we're now booking appointments for January. Our free reviews can take place at home, by phone or video call, or at our Shrewsbury office.

OUR CHRISTMAS OPENING HOURS

We close at 5pm on Friday 18 December and reopen at 8am on Monday 4 January. Leave us a message over the break and we'll be in touch when we're back.

01743 652226

www.clarkewright.co.uk

This keepsake is a helpful record for your family. It is not a will and has no legal effect.
Clarke & Wright Legal Ltd is registered in England (No. 11602410). Registered Office: Unit 35, The Rural Enterprise Centre, Stafford Drive, Battlefield Enterprise Park, Shrewsbury, SY1 3FE.