

## **Frequently Asked Questions**

### **What is a Will?**

A Will is a legally binding document which tells everyone what should happen to your money, possessions and property – collectively known as your 'estate' – after you die.

### **Why should I make a Will?**

Making a Will is one of those things that many people put off. However, having a Will in place is an important way to protect your family and loved ones at the most difficult of times. It can also head off disputes about how your possessions should be divided and save on inheritance tax.

### **Who is producing the Will?**

Dunham McCarthy are an Estate Planning and Financial Services company. We've supported over 40,000 people across the UK to make their Will. We're a nationwide company and are members of The Institute of Professional Will Writers and are regulated by the Financial Conduct Authority.

### **Can the Will be produced during the current pandemic?**

It is still possible to make a Will during the current pandemic restrictions. We'll arrange telephone or video calls with you to gather the information needed. We'll also provide guidance on how the Will can be witnessed and signed whilst remaining socially distanced.

### **I have an existing Will. Can I still use this service?**

Yes, you can. Once a new Will has been created, signed and witnessed, this will revoke any earlier Wills you have made. We encourage people to review their Will every four to five years to ensure it is up to date with your wishes.

### **Is the service only available to me, or is it available to my spouse/partner?**

The free service is available to you and your spouse/partner, and they don't have to work at the same organisation. We'll always encourage you to create a Will alongside your spouse and partner. You only need to book one appointment for both of you, but you both need to be on the calls.

### **How do I book an appointment?**

Just click on the link sent to you by your company/organisation and you will be able to book a date and time convenient for you. You will then be called at that time.

Alternatively, you can call our office on 01785 336222. Just let them know the organisation that you work for and they can book an appointment for you.

### **What are the steps to produce my will?**

You will receive an initial fact-finding call from one of our Estate Planners to discuss your circumstances and to gather information needed for your Will to be drafted. This call typically last around 30-minutes.

The second appointment is a video call, where you can review your draft Will on screen with our Advisor. During this call our Advisor will discuss any recommendations we may have based on information gathered, for example on trusts and policies that we feel maybe relevant to you based on your individual circumstances. This call typically takes 60-90 minutes.

In the third appointment your final documents will be checked and you will be guided on the process for signing and witnessing your Will. Recommendations on trusts and policies will also be presented if appropriate. This call typically takes between 45-90 minutes.

### **How long before I receive my Will?**

Depending upon the complexity of the Will and other circumstances, the whole process, from initial appointment to receiving the Will usually takes around 28 days.

### **I live in Scotland. Can I take advantage of this service?**

Our wills only cover employees that live in England or Wales