

CALLING ALL NEW PARENTS

Add your Will to your "to do" list today! By **Debi Godwin**, Director - Independent Executor & Trust.



So you were probably woken up far too early, struggled to find something to wear that wasn't covered in baby dribble and now there is the "to do list" to tackle that just keeps getting longer. With small children there are not enough hours in the day to get things done (at least while they are asleep), but if you add anything new to your "to do list" it must be to ensure you have wills in place which provide for your family, especially your children, if anything should happen to you.

First it is important that your children are named as beneficiaries in your will and it is natural that, subject to making provision for your spouse, your children are next in line to inherit. If you have children from a previous relationship then we can advise you how best to provide for all of your family.

Another important factor to consider is the appointment of guardians to look after your

children when you cannot. If both mother and father have parental responsibility for the child, then the survivor of them would continue the parental role. But you should consider who you would like to appoint as guardians should something happen to both of you.

Guardians can be an awkward topic. You may have a strong preference as to who you would rather care for your children. By appointing guardians you make known your wishes. But don't forget to discuss it with your proposed guardian first, to ensure that they are willing and able to take on the role!

Wills are not always a subject that younger people automatically think of, particularly when they are busy raising a young family. However, it is important and when it is done it will give you peace of mind.

So go on, add it to your "to do list" today. ☕



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