# Your Will Writing Employee Benefit with WSL and Lumina A helping hand to write your Will













## Making a Will with WSL couldn't be easier

If you are one of the many people in the UK who have never got round to writing a Will, WSL is here to help. By selecting our straightforward personalised service you will gain peace of mind knowing your loved ones and assets are fully protected.

## Why write a Will?

Writing a Will is the only way you can legally record your wishes, putting you in full control of what happens to your assets after you pass away.

#### Preparing a Will is the only way to:

- Appoint Executors that you know and trust to deal with your affairs
- Appoint guardians and trustees for children under 18
- Name your beneficiaries and specify how much of your estate they are to receive
- Name your partner as a beneficiary if you are unmarried without being named in your Will they will receive nothing from your estate
- Make provision for minor children, children from a previous relationship or vulnerable beneficiaries
- Add any new grandchildren to your Will so they can inherit something from you directly
- Protect property and ensure your estate is as tax efficient as possible

"We would like to thank WSL for making this whole process so simple and easy."

Mrs Jackson, London

### Three simple steps to peace of mind



### 1 Register

Select the benefit by registering your details at **wsl-ltd.co.uk/lumina** or call on 020 8380 4115. One of the team will call you back to arrange your appointment. Our home visit, telephone or video chat appointments are available day-times and evenings, seven days a week, so there's no need to take time off work to visit a solicitor's office.



### 2 Home visit appointment

WSL's friendly consultants will offer you specialist advice tailored to your individual circumstances and wishes. They won't use complex legal jargon so often found in "DIY" kits – just simple to follow explanations and advice, allowing you to make the right decisions for you and your family.



#### 3 Receive your documents

Your Will and any additional documents will be drafted by our legal department and sent to you within 21 days of your appointment. You will also receive WSL's comprehensive guide to signing and witnessing.

#### **Points to Consider**

The Will only covers assets within England and Wales. Should you live outside of WSL's coverage area for a home visit you will be offered a telephone or video appointment. WSL's coverage area can be found at: **wsl-ltd.co.uk/postcodes**. Will writing appointments cannot be offered in the workplace.

### What will it cost?

WSL is delighted to offer users of Lumina Employee Benefits the following preferential rates:

- Up to 38% off the cost of your Will
  - £95 instead of £150 for a single Will
  - £125 instead of £200 for a mirror Will, perfect for a couple
- 10% off additional services
  - WSL offers a range of additional services that may help give you extra peace of mind, such as trusts or secure storage of your Will.

### What sets us apart?



#### **Our Convenience**

Our service is designed for busy people just like you. Instead of having the hassle of taking time off work to visit a solicitor, with WSL you can book an

appointment at a time that suits you. Our consultants are available seven days a week, including evenings and weekends, meaning you can discuss your wishes face to face in the comfort of your own home, over the phone or by video chat.



#### **Our Experience**

Since 1992 WSL has helped thousands of people like you

protect what is most precious to them. Even if you consider your circumstances to be complicated our consultants will be able to guide you through the process and explain everything in plain English. You can be assured that there will be no guesswork or confusing legal jargon, just simple to follow professional advice – allowing you to make the right decisions for you and your family. Our Reputation WSL is committed to the highest levels of service and care and this is reflected in our many client recommendations to family and

friends and in our Feefo, Trustpilot and Google review ratings. WSL is also a member of The Society of Willwriters and each Will is protected by professional indemnity insurance. You can therefore be confident that your employees are in the safest hands.





★ Trustpilot



# What happens without a Will?

To my Family, I am ashamed to say I did not find the time to Write a Will therefore I leave you months, possibly years, of financial

To my Spouse, although I have worked hard for many years to provide for our family I now leave you some of what I own but not

10 my children, I leave you the remainder of my estate, your neans Num has to move out of the family home to realise your

To my children, I leave you the remainder of my estate, vour means wum has to move out of the family home to realise vour

To my children from a previous relationship, I have left the majority of my estate to your new step-mother and what may be left you'll have To my children from a previous relationship, I have left the majority of my estate to your new step-mother and what may be left you'll have to wait the remainder of her life before you receive all of it.

To my partner, if we are not married then I leave you absolutely nothing.

To Social Services, if my children are sadly orphaned, I leave them after them in your hands and authorise you to choose who shall look after

To Social Services, if my children are sadly orphaned, I leave them in your hands and authorise you to choose who shall look after the until they are 18 years old.

To the Tax Wan, I leave you all the tax I could have avoided and left to my family instead. I'm sure the Government Will appreciate it and

10 the Tax Wan, I leave you all the tax I could have avoided and left to my family instead. I'm sure the Government will appreciate it and spend it wisely.

To my bank and/or Solicitor, you may charge whatever you like to sort out the mess I have left behind. Take what you want...I'm sure you

To the charities I have supported during my lifetime I leave you nothing. To anyone else I had in mind I leave you nothing.

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To my bank and/or Solicitor, you may charge whatever you like to son out the mess I have left behind. Take what you want...I'm sure you will have earned it.

of my estate to your new step-mother and what may be left you'll to wait the remainder of her life before you receive all of it.

In your nands and autnorise you to choose who shall until they are 18 years old. The decision is yours.

Mr 1 Never Got Round To It.

To my family, I am ashamed to say I did not find the time to wri Will therefore I leave you months, possibly years, of financial hardship and emotional distress as you go to the efforts of Will therefore I leave you months, possibly years, of finance bardship and emotional distress as you go to the efforts of finalising my affairs.

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Last Will and Testament of Wr I Never Got Round To It

finalising my affairs.

necessarily all of it.

nothing.

spend it wisely.

Yours,

will have earned it.

inheritance.

Although making a Will may seem like a daunting task, not leaving a Will can leave your family facing many uncertainties, as was the case for Mr I Never Got Round To It...



WSL Ltd 154 High Street Brentford TW8 8JA

Tel: 020 8380 1096

**Email:** employeebenefits@wsl-ltd.co.uk

> Online: wsl-ltd.co.uk/lumina

