



fmifa
part of **VINTAGE**

Letter of Wishes

CONFIDENTIAL

“Life’s better now we have a plan”



fm are a firm of independent financial planners, founded in 1991. We provide high quality financial solutions to both individuals and businesses; our ethos is centred upon providing the highest possible level of service to our clients. We are experienced in helping you think through your issues, opportunities and future goals to create a personalised financial plan and investment portfolio. Our friendly and highly professional team has many years in the financial services sector. Whether it is retirement planning, investment and saving advice, pensions, inheritance tax, estate planning, mortgages, equity release or employee benefits, we have the knowledge and the expertise to help with your particular needs.

No one likes to think about death but planning ahead and being prepared makes a big difference to those you leave behind.

One simple step you can take is to create a record of your personal wishes, so your executors know your preferences, reasoning and guidance to help them make important decisions when you die.

FMIFA have created this booklet for you, so you have an easy place to write your wishes down. We recommend reviewing it once a year.

This information is outside of your Will, so unlike your Will, it isn't legally binding and will not be made public, so the information can be kept confidential and shared with only the people you would like to read it.

If you have any questions, we have our own Will Writer so please do contact us by calling 01494 817151 or emailing advice@fmifa.com.

MY PERSONAL DETAILS

Full Name

Who is your Financial Adviser?

IMPORTANT DOCUMENTS

I have made a Will, and it is kept

My most recent Will is dated

My executors are

I have a Lasting Power of Attorney (LPA)

Yes ☐ No ☐

My LPAs are stored



We would recommend everyone has an up-to-date Will and a Lasting Power of Attorney for financial decisions plus one for medical decisions. Please contact us, if you wish to chat to FM's Will Writer.

I keep my:

Birth Certificate

Marriage Certificate

Passport

Driving license

Desk, Cabinet Keys

Other

FUNERAL PLAN

I have a funeral plan with

My funeral plan documents are kept

FUNERAL WISHES

Thinking through and talking to your loved ones about how you would like your funeral to be and what you don't want will take away a lot of worry and uncertainty for them.

Things you may wish to consider:

- Funeral service – would you like one, what type and where?
- Who would you like to carry out the funeral service?
- Would you like an announcement to be made in the newspaper and if so, which one?
- If you're to be buried, where you would like to be and details of any plot you've purchased
- If you're to be cremated, where this should be and what you'd like to happen to your ashes
- What music, prayers, poems, readings you'd like
- Would you like people to wear black or not?
- Who you would like to be invited
- If there's anyone you'd particularly like to speak at your funeral
- Would you want flowers or donations and if so, which charities would you prefer?
- Where would you like any post-funeral gatherings to be held?
- Would you like a memorial and what should it be?

FUNERAL WISHES

SIGNIFICANT POSSESSIONS, VALUABLES, HIERLOOMS

Note the item, a brief description, where it is kept and the value either monetary (if known) or sentimental.

SMALL BEQUESTS

This is additional to the monetary and possessions identified in your Will.

ARRANGEMENTS FOR CHILDREN

If you have children who are still minors (under 16 in Scotland or under 18 for the rest of the UK) it is important to appoint guardians (the people, you would want to raise and care for them if you were no longer around). The best place to do this is in a Will as you can specify what assets should be used for your children's everyday needs and whether they should inherit any assets when they reach a specified age.

In your Letter of Wishes, you may wish to say how they should be raised (education, boarding, religious preference, pearls of wisdom etc.).

ARRANGEMENTS FOR PETS

If you have pets, make a note of what arrangements you'd like to be made for them.

MY CONTACTS

Think about leaving a list of friends and family you would like to be informed of your death. A simple list kept up to date with name and contact details can really help. Social media access details can be noted here too.

EXPLANATION FOR DECISIONS MADE IN THE WILL

Your Will is a public document compared to your Letter of Wishes, which is private and confidential and could be used to explain decision you may not wish to make public.

If you have excluded someone from your Will or made a different provision for them than they might expect, it is a good idea to write the reasons and decision making in this section. If your Will is challenged, then this explanation could be very useful to prove your intentions.

Signature

Date

A letter of wishes must be written in clear English, signed and dated to be valid.

OTHER WISHES

Signature

Date

A letter of wishes must be written in clear English, signed and dated to be valid.

If you have completed this document, it is really important that you keep it in a secure place at all times as it will contain sensitive and confidential information.

We recommend you store this alongside your Will but do not attach it as this may invalidate the Will.

If you have any further questions or wish to update your Will, please contact us, we are happy to help you.

Talking about death and dying won't make it happen. But not talking about it or not planning for it, can leave people worse off than they need to be.

Speak to an expert

We spend our days helping clients with estate planning and Inheritance Tax. The easiest way to find out how we can help is to book an initial consultation.



Independent Financial Advice

Wealth Management | Investments | Will Writing
Retirement Planning & Pensions | IHT Planning
Lifetime Mortgages for Equity Release

Contact us: 01494 817151 | advice@fmifa.com | www.fmifa.com

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