

# FOCUS

SWW

“THE SUCCESSION LAW EMAG”

IN THIS ISSUE:

HOW DO I CHOOSE AN EXECUTOR

HAPPY NEW YEAR 2024

SWW ANNOUNCES 30<sup>TH</sup> ANNIVERSARY PARTY

AND MORE...



ISSUE 25 | WINTER  
2024

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# A LETTER FROM THE EDITOR

## Ruby Nott

Dear Reader,

Thank you for clicking on this latest edition of Focus SWW and taking the time to read the insightful and educational articles written by our knowledgeable technical team here at The Society.

With the Christmas period coming to a close, the SWW team would like to wish everyone a happy and prosperous start to 2024. As you may know this is an incredibly special year for The Society as it will be our 30th Anniversary and we have lots of exciting things planned to celebrate this in the coming year. One being our 30th birthday party celebration that we are holding on the 3rd of May this year at The White Hart in Lincoln. We have plans to make this year's Conference special as well. It will be taking place on the 7th and 8th of October, so make sure to keep those dates free as we would like to see as many members as possible at both events to mark this important year with us!

On a much more emotional note, our amazing Sharon Norris (who most of you will know for her famous cooking at our college!) will be retiring at the end of February. We are incredibly sad to see her go and will miss her every day, however we hope you will join us in wishing her the happiest and most amazing retirement.

As always, a reminder that writing your will is one of the most important documents you will ever have and if you are looking for a new year's resolution, then making a will would be a fantastic and easy goal to achieve in 2024.

If you have any questions about the contents of this issue, please feel free to contact our office by emailing us at [info@willwriters.com](mailto:info@willwriters.com) or phoning us on 01522 687 888 and we would be more than happy to assist.

Thank you for reading and I hope you enjoy this season's Focus SWW! I look forward to writing to you in the next issue!

Ruby Nott BA (Hons)  
Graphic Design and Marketing  
The Society of Will Writers and Estate Planning Practitioners

Contact us:

01522 687 888  
[info@willwriters.com](mailto:info@willwriters.com)  
[www.willwriters.com](http://www.willwriters.com)

Connect with us:

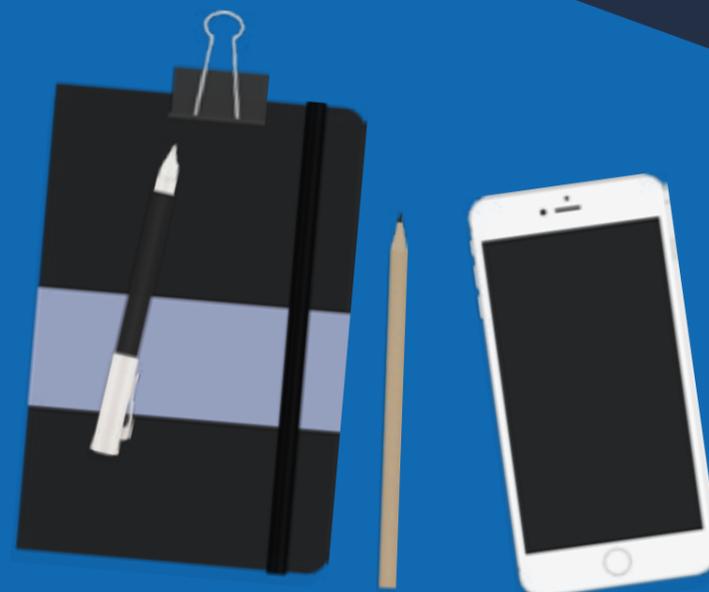


# WANT TO MARKET YOUR BUSINESS WITH THE SWW?

The SWW is pleased to offer a variety of advertising opportunities within Focus SWW as well as across our other platforms.

To find out more information, or to see our media pack and rate card, please contact either [info@willwriters.com](mailto:info@willwriters.com) or call 01522 687 888

Quarter, half and full page adverts are available within Focus SWW.  
All advertisement sizes and specifications are detailed in our media pack.



# MEET THE TEAM

The who's who of Chancery House



## ANTHONY BELCHER

MANAGING DIRECTOR

Anthony graduated from the University of Lincoln with a first in Audio Production in 2016. Deciding to pursue an alternative career, he started as the Society's graphic designer that same year. His appointment to the board of directors came later in 2019. Outside of the Society he is still a keen musician and has been collecting vinyl records for over 10 years.



## SIOBHAN RATTIGAN-SMITH

TECHNICAL DIRECTOR

After graduating from the University of Lincoln with a 2:1 in Law in 2014 Siobhan has dedicated herself to will writing as the head of the Society's technical team. Siobhan is also the lead tutor for The College of Will Writing, teaching our 4-day introductory course.



## SAM SMITH

HEAD OF MEMBERSHIP & REGIONAL REPRESENTATIVE CO-ORDINATOR

Sam manages the membership team. He is responsible largely for member recruitment dealing with members, third parties, and looks after our 20 regional chairs. Sam is always on hand at Society events meeting and greeting. In Sam's down time he enjoys going to the gym, restoring his camper van, and playing golf.



## LIBBY ROBINSON

MEMBERSHIP ADMINISTRATOR

Libby joined the team in 2018 after completing A-Levels at Sixth Form. Libby is responsible for issuing and checking annual audits that our members are subject to as well as processing applications, membership renewals and resignations, and handling enquiries from the membership and public. When she is not working, she enjoys watching crime dramas and attending spin classes.



## MONIKA VALAUSKIENE

ACCOUNTS

Monika is a Qualified AAT Accountant and joined the Society in 2016. Since then she has been monitoring our accounts, carrying out financial analysis, tax preparation and other daily bookkeeping duties.



## DIANE MANDEVILLE

EVENTS CO-ORDINATOR

Diane has worked for the Society since 2011 and ensures not only that things in the office run smoothly, but is also responsible for the organisation and day-to-day running of The College of Will Writing. This includes making sure all training courses are well attended whether they are held at the College or online. She is also responsible for organising the SWW Annual Conference each year.





## RUBY NOTT

### GRAPHIC DESIGN

Ruby has been with the Society since 2021, after graduating from the University of Lincoln with a first in Illustration, she is now responsible for the Graphic Design and Marketing within the Society as well as assisting the members with their creative needs and editing the Society's quarterly E-Mag, Focus SWW.

## MANISHA CHAUHAN

### TECHNICAL ADVISOR

Manisha joined the Society's Technical Advice Team in July 2019 having previously worked as an Employment Solicitor in Warwickshire before relocating to Lincolnshire. Manisha provides advice on technical queries daily and ongoing support on Sure Will Writer.



# OUR MISSION

The Society of Will Writers is a non-profit making self-regulatory organisation which seeks to protect the public and serve the interests of those who are active professionals in our field.

The Society of Will Writers was founded in 1994 by former Director General, Brian McMillan and 4 other business owners. The Society has since grown to become not only the largest but also the leading self-regulatory body governing Will Writers and Estate Planners alike. We have over 1,700 members across the UK, Central Europe and further afield in places such as Asia and Africa.

The Society has set itself two main tasks:

To promote to the public at large the real need and sense in having a valid Will.

To act as a self-regulatory body by vetting practitioners through stringent membership requirements, proficiency standards and ongoing training.

# HAPPY NEW YEAR 2024



Dear Members,

Happy New Year!

On behalf of all of us here at The Society of Will Writers, I'd like to welcome you into 2024 and wish you every success for the year ahead.

The team have now all returned to work after a short break for the holidays and after catching up with everyone yesterday, I can say for certain they're energised and ready to take on all that lies ahead this year.

For those not in the loop, 2024 is set to be a huge one for the SWW with it being our 30th anniversary year. Rest assured there's plenty of planning going on around how we will bring everyone together to celebrate the occasion with us, and we'll begin to reveal the details of some of these plans over the next few weeks.

We also have this year's SWW Conference to look forward to as well, which I'm pleased to confirm will take place on the 7th and 8th of October at The Hilton East Midlands Airport. As you would expect, planning for the event has been well underway since late last year and we'll announce more details in due course. Get those dates in your diary now, because I want as many members there as possible this year!

If you missed the announcements around last year's conference, 2024 will also see us tackle several of our key aims in the name of better supporting a more forward-thinking and modern profession. These include an update to the SWW branding and Code of Practice, both set to roll out to every member over the year, as well as further expansions to The College of Will Writing's training programme and membership benefits offering.

No doubt we'll have ample time to catch up and socialise in person over this year as well because you'll be pleased to know that the team and I are already being booked into SWW Regional

Group meetings and outside events such as The LSB's Reshaping Legal Services Conference and The Probate Industry Awards, which I'm once more a judge for. We love being at these events and being out and about with members and our partners, so do get involved because everyone is welcome to participate and you get a great deal out of being involved with the SWW when such opportunities arise.

As for some internal news, with this new year, the SWW will now officially retire the use of the title Director General and some other administrative titles as well. As part of our ongoing modernisation exercise, these titles and job descriptions have all recently undergone an internal review to better reflect the individual holding the position and the responsibilities they have. For most of you, this will mean little more than spotting an update to our company literature, however, I ask that you please do look out for and respect the new titles being assumed by the team going forward.

I think it's also important at the start of the year to remind everyone that all of us at the SWW are here to help and support you, so please do speak with us if there is anything you need. You can reach us either by contacting the team member you wish to speak with directly or if you're not sure where best to address your query, use the details here and we'll point you in the right direction.

Wishing you all the best once more for 2024,

Anthony Belcher  
Managing Director  
The Society of Will Writers and Estate Planning Practitioners

# HOW DO I CHOOSE AN EXECUTOR?

Choosing an executor for your will is a crucial decision that requires careful consideration. An executor is responsible for managing your estate and ensuring that your wishes are carried out after your passing. To help you make an informed choice, this article will outline some essential considerations when selecting an executor for your will.



## 1. Trustworthiness

The most fundamental quality you should look for in an executor is trustworthiness. Your executor will have access to your financial information, assets, and confidential documents. It's important to choose someone you can trust implicitly. This person should be honest, reliable, and have a strong sense of integrity.

## 2. Organisational Skills

An executor needs to be well organised. Managing an estate can be complex, involving tasks such as filing paperwork, paying bills, dealing with HMRC and financial institutions, and distributing assets. Your chosen executor should be capable of handling these administrative duties efficiently.

## 3. Legal and Financial Knowledge

While it's not mandatory, it can be beneficial if your executor has a basic understanding of legal and financial matters. An executor with legal or financial expertise can navigate the complexities of the probate process more effectively.

## 4. Availability

Ensure that your chosen executor has the time to fulfill their duties. Administering an estate can be time consuming, and the process may take several months or even years depending on the complexity of the estate. If your executor is too busy with other commitments, it may lead to delays and complications. Emotional availability is also important. There's no rule that you must seek a person's permission before naming them as an executor, but we recommend you confirm their willingness to take on this responsibility. Being an executor can be a significant commitment, and not everyone is prepared or eager to assume this role.

## 5. Conflict Resolution Skills

The executor may need to mediate disputes among beneficiaries. Having good conflict resolution skills can help prevent family conflicts and ensure that the distribution of your assets is carried out effectively.

## 6. Familiarity with Your Wishes

Your executor should be aware of your wishes and preferences. It's helpful to have open and transparent communication with your chosen executor to make sure they understand your desires regarding asset distribution, funeral arrangements, and other important matters. Of course they will have your will to instruct them, but some aspects of administration can be made easier if your personal wishes are known, such as who should receive items of small value or whether your preference is for your property to be sold.

## 7. Think about Reserves

In your will, it's advisable to name an alternate or backup executor in case your primary choice is unable or unwilling to serve. This ensures that your estate will be managed even if the initial executor is unavailable.

## 8. Professional Executors

In some cases, an estate or your wishes may be complex enough to consider appointing professional executors to handle your estate. Make sure you choose professionals who have the expertise and experience to manage the legal and financial aspects of an estate efficiently and who are suitably insured for the work. Remember that appointing a professional executor will come at a price though and ensure you have been properly advised of the likely cost to your estate of employing the services of a professional executor.

## In conclusion

Selecting the right executor for your will is a critical decision that requires careful thought. It's essential to choose someone you trust implicitly, who is organised, and has the time and ability to fulfil their responsibilities. Open communication with your chosen executor and having a backup plan are also crucial to ensure that your wishes are carried out effectively and efficiently after your passing. By considering these factors you can make an informed choice that provides peace of mind for you and your loved ones.

# Claims Against an Estate

## Part 1 - The 1975 Act

There are two ways that a person can make a claim against a deceased's estate, the first being a claim under the Inheritance (Provision for Family and Dependents) Act 1975.

In England and Wales, we have Testamentary Freedom. This means we are free to leave our estate to anyone we choose, and exclude individuals we do not want to benefit. Many countries (Scotland for example) have forced heirship laws which means that some or all of an individual's estate must pass to certain family members, despite what the individual's Will says. The IPFD Act 1975 does not give a person an automatic right to a share of the estate, instead it gives an excluded person a right to challenge the estate. The conditions to bring a claim are as follows:

The deceased must have died domiciled in England or Wales.

The claim must be made within six months of the Grant of Probate being taken out. The IPFD Act 1975 does however provide that the court may grant permission for a claim to proceed after this six-month period.

The person bringing the claim must fall into one of six categories of applicant, which we will discuss below.

The deceased's Will or intestacy must have failed to have made reasonable financial provision for the applicant. Note that this condition is 'reasonable'

provision, not 'any' provision. Some provision may have been left for a beneficiary, however it may not be deemed as reasonable.

We will now discuss the six categories of applicant that can bring a claim. It is important to note that each claim is assessed on a case-by-case basis and there is no typical 'one rule for all' when it comes to successful claims.

### Spouse or Civil Partner

For a spouse or civil partner to make a claim against an estate, they must show that the marriage or civil partnership existed at the time of death, and they had not divorced or dissolved the civil partnership. If they were separated but still married or in a civil partnership, they would still be entitled to make a claim. This also applies to judicially separated spouses; who will still count as a spouse for the purpose of the IPFD Act 1975 claims.

Spouses that are older applicants and have therefore had a longer marriage would have a stronger claim than say, someone who was young and only married to their spouse for a year before their death. In addition to this, a spouse that has spent the duration of the marriage looking after the deceased's home would have a stronger claim than if living apart or were separated.

### Former Spouse or Civil Partner

For a former spouse or civil partner to

make a claim against an estate, they must not have remarried or entered into a new civil partnership. These claims are rare due to there usually being a section 15 order included in the divorce settlements/agreements which prevents the bringing of a claim against each other, even if they haven't remarried.

### Cohabitant

For a cohabitant to make a claim against an estate, they must have been living as though they were the deceased's spouse or civil partner for at least 2 years before the testator's death and must have been living in the same household. The two-year period must have been unbroken (i.e. no breaks in the relationship rather than something like an extended hospital stay) and the relationship must be 'openly acknowledged'. This can often be quite difficult to prove and courts will consider whether a reasonable person would think that the couple were living together as husband and wife. Courts can be flexible with the 2-year period, this is shown in the case of *Kaur v Dhaliwal* and another [2014] EWHC 1991. In this case, the couple met 4 years before the deceased's death and got engaged shortly after. They lived together for 3 months but there was roughly a year gap where it was uncertain where both parties lived. They then lived together for one year

and 49 weeks before the deceased's death. This can often be quite difficult to prove and courts will consider whether a reasonable person would think that the couple were living together as husband and wife. The judge in this case concluded that despite the disruptions in their living arrangements, a settled relationship had continued throughout the statutory period up to death so as to satisfy the IPFD Act 1975 and allow provision from the estate.

The court will look at factors such as how they were splitting the finances of the home, the length of relationship and if they were being maintained.

### Child of the Deceased

This category includes both legitimate and illegitimate children, adopted children and also those children 'en ventre sa mere' (conceived before death). There is no age limit on claims made by children, although claims by able bodied adult children are generally less likely to be successful. There are some exceptions to this which has been set out below.

In the recent case of *Ilott v Mitson* (2011), an estranged adult child (Ilott) made a successful claim against her mother's estate. She had

been estranged from her mother for 26 years at her death. Her mother's estate was valued just under half a million pounds. Ilott challenged the estate as it had been left to 3 animal charities. She was successful and was initially awarded £50,000 due to her being in a poor financial position. Ilott appealed via the Court of Appeal in 2015 and was awarded £143,000 in order to allow her to buy her property along with an additional £20,000. However the charities appealed to the Supreme Court and the amount that was awarded to Ilott was reduced back down to £50,000.

**Person treated as a Child of the Family**  
This extends the definition of the family to cover a wide range of cases where someone has treated a child as their own, such as aunts, uncles, cousins and neighbours for example. This category is open to both minors and adults.

### Dependent

This category catches those who were dependent on the deceased, but do not fall into any of the previously mentioned categories.

The burden of proof for proving the dependency is on the applicant making the claim. Section 1(3) of the IPFD

Act 1975 states that "a person is to be treated as being maintained by the deceased (either wholly or partly, as the case may be) only if the deceased was making a substantial contribution in money or money's worth towards the reasonable needs of that person, other than a contribution made for full valuable consideration pursuant to an arrangement of a commercial nature." **Conclusion**

If a person is excluding another person in their Will, and they believe that they may make a claim or may be entitled to make a claim, it is important that the testator writes a Letter of Wishes to explain the reasons why the excluded party is not benefitting, and the other beneficiaries have been included instead. This letter would not stop a person from being able to claim or having a successful claim altogether, however it can give weight to the argument that the person is not entitled to any of the estate as is it the testator's own words.

It is important to add that a person receiving no provision in the Will does not mean that their claim will be successful. A court may rule that the reasonable amount of financial provision is in fact nothing at all.

# Claims Against an Estate

## Part 2 - Validity

In the first of a two-part series, we discussed making a claim under the Inheritance (Provision for Family and Dependents) Act 1975. In this second part, we will discuss the other way in which a person can make a claim against a deceased's estate which is the issue of validity.

For a Will to be valid, the testator must:

- Be aged 18 or over;
- Have sufficient mental capacity;
- Have the necessary intention to create a Will;
- Be free from undue influence or duress; and
- The proper legal formalities must be met.

We will now discuss the ways in which a Will can be deemed invalid.

**Not following the proper Legal Formalities**

The legal formalities are outlined in section 9 of the Wills Act 1837 and these requirements are:

- It must be in writing and signed by the testator or by some other person in his presence and by his direction; It appears that the testator intended by his signature to give effect to the Will;

- The signature is made or acknowledged by the testator in the presence of two or more witnesses present at the same time;

- Each witness either attests and signs the will; or acknowledges his signature, in the presence of the testator.

Section 9 does not state that any form of attestation is actually necessary. An attestation should be included however, because with the absence of an attestation clause, the registrar must establish due execution of the Will by affidavit evidence. There is also a presumption of due execution if an attestation is included.

**Lack of Intention**

This is pretty self-explanatory; the testator must have the necessary intention to make the Will. As discussed above, one of the requirements for a Will to be valid is that the testator must know and approve the contents and also know and approve the instructions given. The use of an attestation clause can demonstrate this as the testator is signing the Will to say that it is their last Will and they revoke all previous Wills, so it implies that the testator knew and approved of the contents and intended for this to be their last Will.

If the testator cannot read the Will and approve of the contents, for example if they are legally blind or English is not their first language and the Will has been translated for them, then the attestation clause must account for this. The clause must explain how the testator is aware of the contents, so for example "the Will has been read over to the testator and he appeared to thoroughly understand and approve of the contents of this Will". Similarly, if the testator is physically unable to sign, the attestation clause must reflect this and say the Will has been signed by person A at the direction of the testator.

If no explanation is given in the attestation clause or there are any other issues regarding the execution of a Will, then the Probate Registrar will likely query the Will when it goes to Probate and will likely call for an affidavit of due execution from the witnesses. This can cause issues if the witnesses are no longer alive or cannot be contacted.

**Altered or Forged?**

Sadly, it is the case that sometimes a Will has been altered or forged in some way or has been created fraudulently. For example, the signature on the Will might be different from that of the person who was supposed to have made it.

Avoiding the use of staples when binding the Will is also advisable as this can be tampered with, and pages can be removed and replaced easily. There is no official guidance on this, however the use of an eyelet or rivet through a legal corner, stitching together or heat binding rather than use of staples is more sensible.

**Mental Capacity**

A client must have full testamentary capacity in order to execute a valid Will. If a Will writer or instruction taker has any reasonable doubt as to a client's capacity to give instructions then it is their professional duty to satisfy that the client has, or does not have, the required testamentary capacity. When assessing a client's capacity, there is a common law test as well as a statutory test.

The test in *Banks v Goodfellow* requires the testator to understand 3 things:

- The nature of his act and its effects, (but not necessarily their precise legal effect – broad effect of will);
- The extent of the property of which he is disposing; and
- The nature of the claims to which he ought to consider i.e. due to non-provision of family members.

Furthermore, the testator should not be suffering from any disorder of the mind that "shall poison his affections" or any other delusions that may influence the provisions of his Will. A 'delusion' is a belief in something that no rational person could hold, and that a person maintains despite contradiction by rational argument. A delusion will affect a testator's testamentary capacity if it influences or is capable of influencing the provisions of their Will. If a testator holds a delusion that cannot affect the provisions of their Will, then they may still have testamentary capacity. In *Banks*, the testator was convinced a man who was dead was stalking him and

harassing him. As this did not affect his Will, it did not affect his testamentary capacity.

**Undue Influence**

Sometimes people can be pressurised or coerced into making a Will on terms which they are not happy with which is known as "undue influence". This pressure or influence must be strong enough to overbear the testator's free will.

When taking instructions from a client, the instruction taker should be asking to see their previous Will, if they have one. One reason for this is that it can show if any major changes have happened since the last Will was signed. For example, if there is a Will signed in 2022 leaving someone's estate shared equally between their 3 children and then in 2023 they come in with one of their children and they are changing the Will to only benefit said child and excluding the other two children, this should set alarm bells ringing with the instruction taker. There could be a legitimate explanation for this, however it is best that the instruction taker asks further questions to determine if there is any undue influence occurring. It is advisable that an instruction taker should see the testator on their own at least once as they might be more open and honest about their wishes.

This is one of the most common claims against an estate, however, is the least successful.

**Conclusion**

If you are interested in speaking to someone regarding your estate planning, please visit our Find a Member page to search for a SWW Member nearby or call the office on 01522 687 888 and a member of the team will be more than happy to help.

# THE ESTATE PLANNING PODCAST

We all know how vital it is to stay on top of our knowledge, and SWW members take great pride in committing themselves to keeping up to date with all the changes and other happenings within our profession that might impact the advice or services they provide to their clients. With a great variety of training courses and other materials made available across the profession, members have plenty of choices when it comes to earning their CPD.

One such choice is The Estate Planner's Podcast, presented by Antony Brinkman who started as a will writer in 1999. In addition to running his own company, he is a tutor at The College of Will Writing and currently holds the position of chair of the SWW Professional Standards Board too.

The Estate Planner's Podcast covers all aspects of the Estate Planner's functions and aims to help practitioners enhance their knowledge and skills so that the vitally important services they provide can be delivered to the highest standards for the public. It also explores key cases and looks at client case studies for wills, trusts, Lasting Powers of Attorney, and probate and with over 25 episodes already available to listen to there are several hours of content available at the press of a button.

Here's what listeners have said:

Just found this and been binge listening!! Awesome podcast – thank you so much. S.U.

Brilliant! This has given me the motivation to make changes to my fact find that I've felt were needed for some time. Your insights are invaluable. I look forward to listening to future episodes. M.S

Just a note to say thank you so much for the podcast on Keeping Track of Case Progress. It was exactly what I needed and I've just listened to it for a second time – thank you! J.G.

Thank you for this valuable advice on how to approach this tricky situation. S.E

Well worth a listen if you have not done so already! J.M.

To catch up on the latest episodes, click here to visit the home of The Estate Planner's Podcast, or use the links below to listen on your preferred streaming platform.





# SWW ANNOUNCES 30<sup>TH</sup> ANNIVERSARY PARTY

SAVE THE DATE  
03.05.2024

As many of you will know, 2024 is a big year for The Society of Will Writers as we will celebrate our 30<sup>th</sup> year in business this April.

As a way of marking this milestone, we are hosting a party and presentation evening at The White Hart in Lincoln on the evening of the 3<sup>rd</sup> of May, so make sure to put that date in your calendar so you can join in with the celebrations. We would love to see as many people there as possible, because the more the merrier!

The Society is fortunate to have such a fantastic community comprising of its members, partners, professionals, tutors, and other experts all working together to further the industry and share their knowledge. We wouldn't be here without your support, and we want this occasion to be a celebration of all that we have built together.

We're just finalising the last few details for the event and will share these with you very soon. We also have lots more planned for how else we aim to celebrate this year, so keep your eyes open for more updates in the coming weeks!



If you have any questions about Wills, or any of the content in this magazine, please contact  
The Society of Will Writers:  
Chancery House, Whisby Way,  
Lincoln, LN6 3LQ  
Telephone: 01522 687 888  
Email: [info@willwriters.com](mailto:info@willwriters.com)  
Web: [www.willwriters.com](http://www.willwriters.com)



## Who is your Will Writer?



- All SWW Members will provide up to date advice in line with current legislation.
- All SWW Members adhere to our Code of Practice.
- All SWW Members complete compulsory annual CPD.
- All SWW Members carry at least £2m of insurance cover.

If you have doubts about an SWW member give us a call on 01522 687888.  
If you would like to join the SWW then please email [info@willwriters.com](mailto:info@willwriters.com)  
for our information pack or application forms.