

May 2018

## **WRITE YOUR WILL AND SUPPORT 2nd ONCHAN**

Dear Parents and Leaders,

As many of you may know, 2nd Onchan are currently raising funds to replace the existing toilet block in the Scout Hall as well as providing a new entrance way and roof over the kitchen and cloaks area. Earlier this year our planning application was approved and we now need to raise the anticipated £70,000 required for the works.

As part of this fundraising 2nd Onchan have teamed up with local advocates Callin Wild who are offering, exclusively for those associated with 2nd Onchan, an opportunity to have your Will prepared between now and the end of July 2018. During this time any Parents or Grandparents of a Beaver, Cub, Scout or Explorer Scout, as well as any Leader, Committee member or other individual associated with the Group, can have their Will written by Callin Wild for a reduced fee. At the end of the Wills Event Callin Wild will then make a donation to the Group totally one third of the funds raised.

A Will is one of the most important documents that anyone over the age of 18 can have, it is not something that should be left until the later years of life. I would encourage everyone to have a Will regardless of property ownership or family arrangements. Wills cover much more than just how your assets are to be managed after death, they can include details about funeral arrangements, and importantly, details about how you wish your children to be cared for. They are invaluable documents which record your wishes and limit the scope for any dispute over your assets between surviving family members.

If you already have a Will drafted, but wish to update or amend it, then Callin Wild will also be able to assist and can offer a tailored service in this respect. Please also note that certain changes in personal circumstances, including marriage and divorce, may invalidate any previously drafted Will.

The cost of a single Will is £295 plus VAT. For couples, we have reduced this cost to £395 plus VAT. Again, one third of this will be donated to the Scout Group.

If you have any questions or queries, or wish to make an appointment please do not hesitate to contact me at Callin Wild via telephone 623195 or email [aarmstrong@callinwild.com](mailto:aarmstrong@callinwild.com).

Yours in Scouting,

Alex Armstrong  
*Cub Scout Leader & Advocate*

**CallinWILD**



## YOUR WILL

If you do not make a Will and die intestate, it will be necessary for your family to apply for a Grant of Administration and to appoint an Administrator to settle your affairs in accordance with the current legislation. This may result in your assets going to people you would not wish to benefit and can result in a lot of additional work and expense in, for example, tracing your relatives.

### Points to consider?

1. Your full name, address and occupation.
2. Do you wish to be buried or cremated?  
Do you have any special wishes regarding headstone inscription?
3. Who do you wish to act as the Executor(s) and Trustee(s) of your Will?  
The Executor is the person you appoint by your Will to see that your wishes and instructions are carried out immediately after your death. The Executor will apply for probate of your Will in the event of your death. If you wish you can appoint advocates from Callin Wild to be your Executors and Trustees either with or without a member of your family or a friend. If your Will contains trusts which will exist for some time after your death then it will be the Trustee(s) who will carry out those provisions. If you do create a Trust under the terms of your Will then it is advisable to have Trustees who are resident on the Isle of Man.
4. If you have children under the age of 18 years you should consider who you would wish to be their guardians to look after them in the event of your death and the age at which they should receive their inheritance.
5. Do you wish to leave any specific (eg, jewellery, furniture, car etc) or pecuniary (cash) legacies?
6. After payment of all your outstanding accounts, funeral expenses and any legacies, to whom do you wish to leave the balance of your estate? It could go to a member or members of your family, friends, charities or any one you choose. You should decide whether you wish to leave the balance in equal shares or in different proportions, if you decide that more than one should benefit.
7. You should also consider to whom you wish to leave the residue of your estate in the event that your primary residuary beneficiary(ies) die before you, for example, do you want their spouse/children to benefit?
8. Please supply the full names and current addresses of the beneficiaries you name in your Will. If after you have made your Will any names or addresses change, then please let us know so a note of this change can be kept with your Will.

Wills can be stored in Callin Wild's safe custody and no further charge is raised for this service.

**Callin Wild**