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## **DEATH**

and

## **INCAPACITY**

Look after your affairs whilst you can. That is, when you are alive and you have the mental capacity to do so.

Sadly, many neglect the most basic estate planning mechanism – a will.

To die without a will or indeed without a properly drafted will can result in your estate facing turmoil. Taxes, courts, lawyers, squabbling family and others. It doesn't need to be that way.

Another neglected estate planning mechanism is an Enduring Power of Attorney. This comes into play when you are alive but do not have the mental capacity to handle your affairs. Suffering brain damage, for example is something that happens all too often.

This short message is all about urging you to act if your will and / or your Enduring Power of Attorney need to be put in place, reviewed or updated.

If we have pricked your conscience please contact either Sam or John to get some remedial action underway.

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