



Why you need a Life Organiser

Life is busy enough without thinking about what will happen to all your affairs when you die or become incapable.

But, what WILL happen to your estate and what then of all your bank accounts, savings, bills and other important aspects of your life?

More of us are living longer

By 2039, the number of people aged 75 or over is due to rise by 10 million and 1 in 12 will be aged 80 or over.

Not only are we living longer, but also many of our elders live far away from close relatives.

This means it's all-the-more important to have your affairs organised, by having a Will and a Life Organiser, for the sake of yourself and your loved ones.

Give your family a helping hand

We hope that those closest to us, know us well enough to fulfil requests for personal details, but what about other information such as national insurance and online account details?

What is a Life Organiser?

A Life Organiser is a document which provides an essential overview of all the information needed for your loved ones to manage your affairs and also peace of mind.

The pack covers:

- Personal information
- Household information

- Working life
- Vehicles
- Finances
- Credit cards & store accounts
- Investments
- Life insurance
- Income
- Pets
- Funeral wishes
- Passwords

What about your "digital legacy"?

Passwords information is increasingly vital in this digital age and one we often overlook.

The National Society of Allied and Independent Funeral Directors (SAIF) has warned that unless provision is made for passwords to be passed on, personal items stored online could be lost forever and access to funds delayed.

The Law Society also urges people to maintain a list of online accounts to make it easier for family.

Our Life Organiser covers information on closing digital accounts down when someone dies.

How we can help

At Osborne Morris & Morgan, our team can help with fixed-fee Wills, Life Organisers, inheritance tax and setting up trusts. Please call us on **01525 450520** or you can visit www.ommlaw.co.uk

(Advertising Feature)



What will happen to your estate and the organisation of your affairs after you are gone?

We can help you prepare your **Will** and **Life Organiser** to protect your family and provide peace of mind.



Our solicitors can make a difference