

...REGISTER IT FOR **FREE** WITH THE  
**CERTAINTY NATIONAL WILL REGISTER**

You know where your Will is today, but will your beneficiaries know in the future?

In a recent survey, 67% of people did not know where to find their parents' Wills. Tens of thousands of families and beneficiaries cannot find Wills each year when they are in many cases safely stored in solicitor's offices somewhere! The passage of time could make it difficult for your beneficiaries to locate your Will when you have passed on.

**A simple registration overcomes this problem and protects your family and your chosen charity.**

1. Log on to [www.certainty.co.uk/willaid](http://www.certainty.co.uk/willaid)
2. Fill in the 60 second registration form
3. Enter the redemption code 'willaid2016' when prompted
4. Your Will will then be registered. Details will only be made available to your beneficiaries when you have passed on. The register does not hold a copy of your Will, it records which solicitor is storing it. Your solicitor will only answer search enquiries if they are legitimate, thus protecting both your privacy and your beneficiaries interests.

The Certainty National Will Register – [www.certainty.co.uk](http://www.certainty.co.uk)  
Tel: 0845 408 0404 Email: [info@certainty.co.uk](mailto:info@certainty.co.uk)

Visit: [www.willaid.org.uk](http://www.willaid.org.uk) Call: 0300 0309 558 Email: [enquiries@willaid.org.uk](mailto:enquiries@willaid.org.uk)

All money raised by WILL AID supports the work of:



YOUR GUIDE TO  
MAKING A WILL WITH  
**WILL AID**



# INTRODUCING WILL AID

Will Aid is a great opportunity to have your Will professionally written or amended, whilst at the same time supporting charity. The idea is straightforward: a local solicitor writes a basic\* Will for you without charging their usual fee. Instead you are invited to make a voluntary donation to Will Aid. Recommended donations are £95 for a single basic Will or £150 for a pair of basic mirror Wills.

Donations collected are then shared amongst the nine Will Aid charities. These charities support some of the UK and world's most vulnerable people and you can read more about their work inside this leaflet. Since Will Aid was founded, over 300,000 people have used the scheme and donated over £17.8 million to help people in the UK and around the world change their lives.

\*As a guideline, a basic Will covers an estate which does not require detailed inheritance tax advice, has no assets outside the UK and a limited number of beneficiaries. It does not include setting up Trusts or other devices. These would be charged separately by the solicitor.

## The importance of writing and updating your Will

Writing a Will and keeping it up-to-date is the best way to ensure that your property and possessions go to the people and causes you care most about. It is also essential if you need to name guardians for your children. A Will protects your loved ones from the added stress of resolving financial and legal issues when you pass away.

Having a Will professionally written or amended is likely to lift a great weight off your mind. It's all too easy to keep putting it off for another day, but dying intestate – without a valid Will – happens to thousands of people each year. Writing your Will with Will Aid gives you the added satisfaction of supporting the people who need it most, in the UK and around the world.

If you would like further information about making a Will through Will Aid, please visit [www.willaid.org.uk](http://www.willaid.org.uk)



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## WRITING YOUR WILL IN 6 STEPS

When it comes to writing your Will, the more you prepare, the simpler and more efficient the process will be. Following the points below and using the pull out Will Planner in the centre of this booklet will help you get together all the required information.

### 1. Select a Will Aid solicitor in your area

Choose a solicitor from the list provided and contact them directly to make an appointment. Be sure to book as early as possible as some solicitors can become very busy and may have to limit the number of Will Aid appointments. If you have any difficulty in making an appointment, please ring our hotline number **0300 0309 558** and we will try to find alternative solicitors in your local area.

### 2. Get everything ready

Use the Will Planner in the centre of this booklet (or download a digital version from our website) to make a note of your assets (property, possessions and money) together with a list of the people and organisations you would like to remember in your Will.

# WILL PLANNER



Prepare for your meeting with your local Will Aid solicitor by completing this pull-out Will Planner. You can also download a digital version from our website.

**Your name and address:**

  
  

**Your partner's name and address:** (if different from your own)

  
  

**Executors\*\* full names and addresses:**

  
  
  
  
  

**Children's full names and addresses:** (if different from your own)

  
  
  
  
  

**Guardians\*\* full names and addresses:**

  
  

### 3. Consider including a gift to charity in your Will

Of course, when writing your Will, loved ones come first. But many people also take great comfort in remembering a cause that is close to their heart. Any gift in your Will, however large or small can have an enormous impact. It can also help reduce Inheritance Tax. Charitable legacies can be in the form of a fixed sum (pecuniary) or a share of your estate once your other wishes have been carried out (residuary).

### 4. Meet your solicitor

First of all, your solicitor will ask what your wishes are so that they can draft your Will. They will also advise you on any matters that you have overlooked and make sure that your Will is valid and legally binding. The Will Aid scheme covers a basic\* Will. If you have a large estate or your circumstances are complicated, your solicitor will advise you of the extra work and costs involved. You can then decide whether you wish to proceed.

### 5. Make your donation to Will Aid

Having taken your instructions, your solicitor will invite you to make a voluntary donation. The suggested donation is **£95** for a single basic Will, or **£150** for a pair of basic mirror Wills. This can be made by cheque, made payable to Will Aid, or by credit/debit card via the Will Aid website. If you choose to donate online, you might like to take a copy of your receipt with you to your appointment so that the solicitor does not invite you to donate again.

### 6. Register your Will

It is very important that once you have completed your Will it is kept safe so that it can easily be found when needed. As a Will Aid client you – or your solicitor – can register your Will free of charge on Certainty, the National Wills Register. For further details, please see the back cover of this leaflet.



*"Writing a Will is something I'd never got around to doing. Having two children and hearing about Will Aid were the two factors that pushed me to take action. I was pleasantly surprised at how easy it was and Will Aid gave me all the support I needed. Writing my Will means I can provide for my children when I'm gone. But because I used Will Aid, I had the opportunity to help children living in difficult circumstances. That's why I also chose to include a gift in my Will to Save the Children – one of Will Aid's partner charities."* **Richard**

\*As a guideline, a basic Will covers an estate which does not require detailed inheritance tax advice, has no assets outside the UK and a limited number of beneficiaries. It does not include setting up Trusts or other devices. These would be charged separately by the solicitor.

# VALUE OF YOUR ESTATE

Use these tables to help work out the value of your estate

## WHAT IS THE VALUE OF YOUR MAJOR ASSETS?

- Your home (or share in it) £
- Other property or land £
- Cars and other vehicles £
- Home contents including furniture and fittings £
- Items of particular value (e.g. jewellery or art) £
- Money in banks and building societies £
- Shares/Investments/National Savings/Premium Bonds £
- Insurance and pensions £
- Other savings and assets £

## Total assets:

£

## WHAT ARE YOUR MAJOR LIABILITIES?

- Your mortgage £
- Loans and overdrafts £
- Your credit cards £
- Credit or HP agreements £
- Other liabilities £

## Total liabilities

£

## Assets less liabilities = Total Estate Value

£

# BEQUESTS

Make a note of any specific gifts you want to leave

**Specific Bequests (item):** Write down the full names and addresses of all individuals and charities (with registered charity numbers) you want to benefit, with a brief description of the item.

  
  
  
  
  

**Pecuniary Bequests (set amount of money):** Write down in full the names and addresses of all individuals and charities (with registered charity numbers) you want to benefit and the amount.

  
  
  
  
  

**Residuary Bequests (a percentage or all of the residue of your estate):**

Write down the full names and addresses of all individuals and charities (with registered charity numbers), with their proportion of the residue of your estate.

  
  
  
  
  

**What do you want to happen to your bequests if any of your beneficiaries die before you do?**

  
  

On a separate sheet, please list any questions you may have for your solicitor and keep it with your Will Planner in a safe place. Note: this Will Planner cannot be used as a valid Will.

# LEGAL TERMS

Glossary of words you might need to know when making your Will:

## **An Administrator**

is someone who is appointed by law to settle your affairs if you die with no Will.

## **A Beneficiary**

is anyone who receives something from a Will.

## **A Bequest (Legacy)**

is a gift left in a Will. It can be:

- **Specific:** a definite object or property
- **Pecuniary:** a gift of a particular sum of money
- **Residuary:** a gift of money or assets left when other legacies and expenses have been paid. It is normally expressed as a part or percentage of the residue of your estate.

## **A Codicil**

is an addition or amendment to an existing Will.

## **Your Estate**

is the total value of everything you own at your death, less any outstanding commitments.

## **An Executor**

is the person or people you choose to make your Will happen. They can be a relative, a friend or your solicitor.

**Thank you for helping transform the lives of children, older people, their families and whole communities in the UK and around the world.**

## **Guardians**

are the people chosen by parents to look after their children in the event of their death.

## **Intestacy**

is the name for the situation which arises when someone dies without making a Will.

## **Inheritance Tax**

is a 40% tax deducted from estates with a value of more than £325,000. Money left to your spouse or a charity is not taxed. If your spouse pre-deceased you and did not use up their full inheritance tax free allowance, this will be added to your own at the rate prevailing at your death.

## **Probate**

is the legal process to establish whether your Will is valid. If not, an administrator is appointed.

## **A Testator/Testatrix**

is the person making the Will.

## **A Trust**

is an arrangement you can make in your Will to administer part of your assets after your death.

**Call:** Will Aid Hotline on 0300 0309 558  
**Email:** [enquiries@willaid.org.uk](mailto:enquiries@willaid.org.uk)  
**Visit:** [www.willaid.org.uk](http://www.willaid.org.uk)

**Post:** Freepost  
**WILL AID**



## COULD YOU CONSIDER LEAVING A GIFT IN YOUR WILL TO CHARITY?

For some people it could be a chance to say 'thank you' for the care they or their families may have received from a charity in their lifetime. For others it's a chance to help a cause they hold dear to continue after they've gone.

For the charities that make up Will Aid, legacies represent up to 50% of their income each year. Without legacies some of these charities simply would not be able to deliver all the care they need to in the future.

To give you an example of what a gift in your Will could achieve, a legacy of £1,000 could help 11 people readjust to life at home following a spell in hospital through visits and phone calls from trained professionals, whereas a legacy of £3,500 could provide two temporary learning shelters, so that children affected by disaster don't miss out on their vital education. Of course any gift in your Will, however large or small, is an act of vision and generosity that will make a real difference to the work of your chosen charity or charities.

*"Since the rest of our family are well provided for and we've always supported charities, it's a great choice to continue to support them if the worst happens."* **Jeremy Townhill**



# MONEY RAISED BY WILL AID SUPPORTS THE WORK OF THE NINE WILL AID CHARITIES

Since being founded in 1988, Will Aid has raised over £17.8 million. The nine Will Aid charities are amongst the UK's best known and best loved. They work in the UK and around the world and have a great track record of helping disadvantaged people create a brighter future for themselves.

## **Change Lives. For good.** **actionaid**

ActionAid changes the lives of the poorest, most disadvantaged women and children in the world – for good. We don't accept survival as enough. We empower women and children to understand their rights and the power they have to change their own lives. Our local staff provide practical, hands-on help and don't walk away until change happens.

**For more information please contact**

**Hugh Havard on 01460 238000,**

**email [supporter.contact@actionaid.org](mailto:supporter.contact@actionaid.org)**

**or visit [www.actionaid.org.uk/giftsinwills](http://www.actionaid.org.uk/giftsinwills)**

Reg Charity No: 274467, SC0045476



Age UK is here to help with the challenges we face in later life. We provide vital services, support, information and advice to older people across the UK. We stand up and speak for all those who have reached later life, and also protect long-term interests of future generations.

**For more information please contact**

**our legacy team on 020 3033 1421,**

**email [legacies@ageuk.org.uk](mailto:legacies@ageuk.org.uk) or**

**visit [www.ageuk.org.uk/legacy](http://www.ageuk.org.uk/legacy)**

Reg Charity No: 1128267



**BritishRedCross**

The British Red Cross is a volunteer-led humanitarian organisation that helps people in crisis, wherever and whenever they are. We enable vulnerable people here in the UK and overseas to prepare for and respond to emergencies in their own communities. And, when the crisis is over, we help people recover and move on with their lives.

**For more information please contact**

**our legacy team on 020 7877 7925,**

**email [legacy@redcross.org.uk](mailto:legacy@redcross.org.uk) or**

**visit [www.redcross.org.uk/legacy](http://www.redcross.org.uk/legacy)**

Reg Charity No: 220949, SC0037738



**Christian Aid**

Christian Aid has a vision – an end to poverty – and believes that vision can become a reality if we all play our part. Christian Aid works globally, regardless of faith or nationality, to eradicate poverty by providing practical and effective assistance, tackling the effects of poverty as well as its root causes.

**For more information please contact**

**our legacy team on 020 7523 2173, email**

**[legacyteam@christian-aid.org](mailto:legacyteam@christian-aid.org) or visit [www.christianaid.org.uk](http://www.christianaid.org.uk)**

Reg Charity No: 11105851, SC039150



**NSPCC**

The NSPCC is leading the fight against child abuse in the UK and Channel Islands. We help children who've been abused to rebuild their lives, we protect children at risk, and we find the best ways of preventing child abuse from ever happening. Much of this vital work is made possible thanks to gifts in wills.

**For more information please contact**

**our legacy team on 020 7852 2939,**

**email [legacyinfo@nspcc.org.uk](mailto:legacyinfo@nspcc.org.uk) or**

**visit [www.nspcc.org.uk/giftsinwills](http://www.nspcc.org.uk/giftsinwills)**

Reg Charity No: 216401, SC0037717



**Save the Children**

Save the Children works in more than 120 countries. We save children's lives. We fight for their rights. We help them fulfil their potential. We run world-class programmes to save children's lives and challenge world leaders to keep to their promises to give children a brighter future.

**For more information contact our**

**legacy team on 020 7012 6400,**

**email [leaveelifre@saveethechildren.org.uk](mailto:leaveelifre@saveethechildren.org.uk)**

**or visit [www.saveethechildren.org.uk/leaveelifre](http://www.saveethechildren.org.uk/leaveelifre)**

Reg Charity No: 213890, SC039570



**SCIAF**

At SCIAF (Scottish Catholic International Aid Fund) we help poor communities overcome hunger, build peace and provide education. We work with people in 16 countries in Africa, Asia and Latin America supporting grassroots projects. We believe everyone has the right to share the world's resources and we campaign against the causes of poverty.

**For more information please contact**

**us on 0141 354 5555, email [sciaf@sciaf.org.uk](mailto:sciaf@sciaf.org.uk)**

**or visit [www.sciaf.org.uk](http://www.sciaf.org.uk)**

Reg Charity No: SC012302



**Sightsavers**

Sightsavers' vision is of a world where no one is blind from avoidable causes and where visually impaired people participate equally in society. We aim to achieve our vision by working with a huge range of partner organisations, non-governmental organisations (NGOs), governments and health authorities.

**For more information please contact**

**our legacy team on 01444 446710,**

**email [info@sightsavers.org](mailto:info@sightsavers.org)**

**or visit [www.sightsavers.org](http://www.sightsavers.org)**

Reg Charity No: 207544, SC0038110



**Trocaire**  
Working for a just world.

Trocaire believes in dignity, fairness and the potential of every person. We empower people so that they can determine a better future for themselves. We stand together with women, men and children who face poverty and injustice. Working through local partner organisations we fight against the root causes of poverty.

**For more information, please contact our**

**legacy team on 028 9080 8030, email**

**[info@trocaire.org](mailto:info@trocaire.org) or visit [www.trocaire.org](http://www.trocaire.org)**

Reg Charity No: NIC103321



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