



Your guide to making a Will



Over 30 years
of changing lives





Introducing Will Aid

Since 1988, Will Aid has helped make sure everybody benefits from Will writing. You benefit, eight charities benefit, and your loved ones will benefit in the future.



The idea is beautifully simple. A Will Aid solicitor writes a basic Will for you without charging their usual fee. Instead, you're invited to make a voluntary donation to Will Aid. We suggest a donation of £120 for a single basic Will, or £200 for a pair of basic mirror Wills. Donations are shared among our eight Will Aid charities, to support the vital work they do here in the UK and around the world.

An up-to-date Will is the best way to ensure your possessions and savings go to the people and causes you care about. It's essential if you need to name guardians for your children, and protects your loved ones from added stress when you're no longer here. With Will Aid, you get the peace of mind that only a professionally drawn up Will can bring, while also knowing you are supporting eight wonderful charities.

It couldn't be easier to have your Will taken care of. Simply head to our website to find a firm taking part in Will Aid.

If you'd like to know more about making a Will through Will Aid, please visit **www.willaid.org.uk**



Writing your Will in 6 steps

When it comes to writing your Will, the more you prepare, the simpler it is. Just follow the points below and use the pull-out Will Planner in the centre of this booklet.

1

Select your Will Aid solicitor

You can find your Will Aid solicitor by simply going to the Will Aid website or calling us on **0300 0300 013**. Be sure to book early and remember, if there isn't a local appointment available, you can find a solicitor who will be happy to write your Will remotely.

2

Get everything ready

Use the Will Planner in the centre of this booklet (or download it from our website) to list your assets (property, possessions and money) and who you'd like to remember in your Will.

3

Consider including a gift to charity in your Will

When writing your Will, loved ones come first. But many people also like to remember causes close to their heart. A gift in your Will of any size can have a huge impact, and also help reduce Inheritance Tax. For more detail of the kinds of gifts you can leave, turn to page 8.



4

Meet your Will Aid solicitor

You can meet your solicitor in-person, on a video call, or over the phone. Your solicitor will ask about your wishes, advise you on anything you've overlooked, and ensure your Will is valid and legally binding. The Will Aid scheme covers a basic* Will and your solicitor will advise you of any extra costs involved (such as the cost of verifying your ID**). You can then decide whether you wish to proceed.

5

Make your donation to Will Aid

We suggest a donation of £120 for a single basic Will, or £200 for a pair of basic mirror Wills. The easiest way to donate is to use your debit/credit card via our website. Your solicitor will also accept a cheque made out to Will Aid or take your donation online in their office. Donations support the vital work of our partner charities.

6

Register your Will

It's important to keep your Will somewhere safe. As a Will Aid client you – or your solicitor – can register your Will for free on the National Will Register. For more details, please see the back of this leaflet.

“Despite being a long way from our solicitor physically, the whole process proved to be smooth and trouble free. All the staff we encountered remotely were friendly and professional.”

Alan and Linda Longstaff



**As a guideline, a basic Will covers an estate where you are leaving everything to a few family members, friends and charities; which does not require detailed inheritance tax advice; and which has no assets outside the UK. It will also include a couple of executors. It does not include the setting up of Trusts, powers of attorney or other devices. These would be charged for separately by the solicitor.*

***Some solicitors may require a third party to verify your identity, which they may charge you for separately. Prices for this vary but the solicitor should only pass on the cost for the check without an admin fee as any time involved is being volunteered.*

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:

**See definitions of legal terms on the back page of this Will Planner*

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:

Assets – everything that you own, including your share in assets held jointly with someone else.

Beneficiary – a person or organisation who will receive a gift in your Will.

Codicil – a legal document that makes an amendment or addition to your current Will.

Estate – your property, money and possessions.

Executor – someone you choose and name in your Will to deal with your affairs in accordance with your Will after you've died.

Grant of Probate – a document which confirms who is authorised to deal with your affairs after you've died.

Guardians – the people you choose and name in your Will to look after your children in the event of your death.

Inheritance – when someone receives money, property or another personal possession from the person who has died.

Inheritance Tax (IHT) – is a 40% tax imposed on the portion of an estate exceeding £325,000. Money left to your spouse or a charity is usually not subject to tax. If your spouse dies before you and didn't use their full IHT allowance, it will be added to yours, at the rate current when you die.

Intestacy – where someone dies without leaving a Will. There are then legal rules governing who can deal with your estate and who benefits from it.

Legacy or Bequest – a gift you leave in your Will to an individual or organisation.

Liabilities – any money that you owe or bills that must be paid from your estate.

Probate – the process of confirming your Will is valid, identifying what you owned and any debts or liabilities that need to be paid, then submitting an application to the Probate Registry. If everything is in order the Probate Registry then issue a Grant of Probate.

Pecuniary legacy – a cash gift – this is a gift of a set sum of money.

Residuary legacy – a share of an estate – this is a percentage of everything you own after any pecuniary legacies, specific legacies, debts and legal fees have been paid out.

Specific legacy – a specific item, such as a house, car or jewellery.

Testator/Testatrix – the man/woman whose Will is being written.

Trusts – where someone holds money or property on behalf of somebody else.

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

Call: Will Aid Hotline on 0300 0300 013
Email: enquiries@willaid.org.uk
Visit: www.willaid.org.uk

Post:
Freepost
WILL AID



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Of course family and friends come first, but more and more of us are also remembering charities when writing our Wills.

By including gifts to causes close to you in your Will, you can make sure the values you care about can live on, long into the future.

Could you consider leaving a gift in your Will to charity?

With Will Aid, our eight charities benefit from the voluntary donations. Leaving a gift in your Will to a charity close to your heart is a way to help ensure their vital work continues, long into the future.

Legacies provide a significant amount of our Will Aid charities' income each year. Without legacies, some wouldn't be able to offer all the support that's needed.

Any gift in your Will, however large or small, will make a real difference to the work of your chosen charities, so once you've provided for your friends and family, please consider leaving a gift to a cause close to your heart. It would also be wonderful if you could let us know about your intentions. That way, if it's one of the Will Aid charities, we can let them know so they can thank you for your immense kindness.

How your donation will benefit our eight Will Aid charities

Since 1988, Will Aid has raised over £24 million for some of the UK's best-known and best-loved charities. 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.



Age UK is the UK's leading charity for older people. We believe no older person should have to struggle alone. Right now, 1.9 million older people in England live in poverty, often struggling to afford basics such as adequate food and heating. We're determined to be there, providing information, support, friendship, and advice to older people in times of crisis.

For more information please contact our legacy team on 020 3033 1421, email legacies@ageuk.org.uk or visit www.ageuk.org.uk/legacy

Reg Charity No: 1128267



Christian Aid works with churches, organisations and people of all faiths and none to fight the root causes of poverty and respond to humanitarian emergencies. Through our work with partners and communities in Africa, Asia, Europe, the Middle East, Latin America and the Caribbean, we support millions of people experiencing poverty, and people who are affected by humanitarian emergencies. By harnessing the power of working together, we believe we can build a fairer, more peaceful future for everyone.

For more information please contact our legacy team on 020 7523 2493, email legacyteam@christian-aid.org or visit www.caid.org.uk/legacy

Reg Charity No: 1105851, SC039150



The British Red Cross is there for people when crisis strikes. As the world's emergency responders, they get life-changing help to people wherever and whenever it's needed. They're part of the world's largest humanitarian network, with teams working tirelessly across 191 countries, including the UK.

For more information please contact our legacy team on 0300 500 0401, email legacy@redcross.org.uk or visit www.redcross.org.uk/legacy

Reg Charity No: England and Wales 220949, Scotland SC037738, Isle of Man 0752 & Jersey 430



Crisis is the national charity for people experiencing homelessness. Every year we work side by side with thousands of people, to help them rebuild their lives and leave homelessness behind for good. Through our pioneering research into the causes and consequences of homelessness, and the solutions, we know what it will take to end it. Together with others who share our resolve, we bring our knowledge, experience and determination to campaign for the changes that will end the housing crisis, once and for all.

For more information, please contact our Legacy Team on 07814 654362, email wills@crisis.org.uk or visit www.crisis.org.uk/legacy

Reg Charity No: 1082947, SC040094



NSPCC

The NSPCC is leading the fight against child abuse. Together, we can stop child abuse and neglect - by working with people and communities across the UK and Channel Islands to prevent it, transforming the online world to make it safer for children, and making sure every child has a place to turn for support when they need it.

For more information please contact our legacy team on 020 7825 2505, email legacyinfo@nspcc.org.uk or visit www.nspcc.org.uk/giftsinwills

Reg Charity No: England and Wales 216401, Scotland SC037717 and Jersey 384



Shelter exist to defend the right to a safe home and fight the devastating impact the housing emergency has on people and society. We do this with campaigns, advice and support - and we won't give up. Not until everyone has a safe and secure place to call home. Gifts in wills to Shelter ensure that we'll be there for years to come - standing shoulder to shoulder with people as they fight for their housing rights.

For more information please contact our legacy team on 0344 515 1617, email legacies@shelter.org.uk or visit www.shelter.org.uk/legacy

Reg Charity No: 263710



SCIAF is the official development and aid agency of the Catholic Church in Scotland. Compelled by Christ's love, we help people in the world's poorest places to lift themselves out of poverty, work together to protect our common home, and help people recover from disaster. For six decades we've reached out to our global neighbours in need, irrespective of their race, religion or background, sustained by the generosity and love of Catholics in Scotland.

For more information please contact us on 0141 354 5555, email sciaf@sciaf.org.uk or visit www.sciaf.org.uk/wills

Reg Charity No: SC012302.



Trócaire works with local partners to support communities in over 20 developing countries with a focus on food and resource rights, women's empowerment and humanitarian response.

For more information, please contact our legacy team on 028 9080 8030, email infoni@trocaire.org or visit www.trocaire.org

Reg Charity No: NIC103321



Register your Will for FREE

with The National Will Register

You know where your Will is today, but will your family and friends know in the future?

In a recent survey, 27% of people did not know where to find their partners' Wills. Tens of thousands of families and beneficiaries can't find Wills each year, when they're often safely stored in solicitors' offices.

A simple registration overcomes this.

- 1 Log on to www.nationalwillregister.co.uk
- 2 Fill in the 60-second registration form.
- 3 Enter the redemption code 'willaid25' when prompted.
- 4 Your Will will then be registered.

Details will only be made available to your beneficiaries when you've passed on. The register does not hold a copy of your Will – it records its existence and location. Your solicitor will only answer legitimate search enquiries, to protect your privacy and your beneficiaries' interests.

The National Will Register
www.nationalwillregister.co.uk
Tel: 0330 100 3660
Email: info@certainty.co.uk



Go online at: www.willaid.org.uk Email us at: enquiries@willaid.org.uk Call us on: 0300 0300 013

Donations support the vital work of:

