



# Your guide to making a Will



Everyone's  
a beneficiary



# Introducing Will Aid

With Will Aid, everybody benefits. You get a solicitor to write your Will – for just a voluntary donation to charity. You benefit, nine leading charities benefit, and your loved ones will benefit one day in the future.

The idea is straightforward: a local 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 recommend £95 for a single basic Will or £150 for a pair of basic mirror Wills.

Donations are shared among our nine Will Aid partner charities, which support some of the UK and world's most vulnerable people. Since Will Aid was founded, more than 310,000 people have used the scheme and donated over £19 million to change people's lives.

## The importance of writing and updating your Will

An up-to-date Will is the best way to make sure your possessions and savings go to the people and causes you care about. It's also essential if you need to name guardians for your children. A Will protects your loved ones from added stress when you die.

Having a professional Will can lift a weight off your mind. It's all too easy to keep putting it off, but each year thousands of people die without a Will. 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'd like to know more about making a Will through Will Aid, please visit [www.willaid.org.uk](http://www.willaid.org.uk)

\*As a guideline, a basic Will covers an estate where the client is 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 does not include setting up Trusts, powers of attorney or other devices. These would be charged separately by the solicitor.

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## 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 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 early, as some solicitors can become very busy and may have to limit Will Aid appointments. If you have any difficulty, please ring us on 0300 0309 558 and we'll try to find alternative solicitors near you.

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 the people and organisations you'd like to remember in your Will.



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

Of course, when writing your Will, loved ones come first. But many people also like to remember causes close to their heart. Any gift in your Will, however large or small, can have a huge impact. It can also help reduce Inheritance Tax. Charitable legacies can be a fixed sum (pecuniary) or a share of your estate once your other wishes have been carried out (residuary).



### 4 Meet your solicitor

Your solicitor will ask about your wishes so they can draft your Will. They will also advise you on anything you've overlooked and make sure 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 separate costs involved. You can then decide whether you wish to proceed.

### 5 Make your donation to Will Aid

We suggest £95 for a single basic Will, or £150 for a pair of basic mirror Wills. You can make a cheque payable to Will Aid, which the solicitor will pass onto us, or use a credit/debit card on the Will Aid website. If you donate online, take a copy of your receipt to your appointment so your solicitor doesn't ask you to donate again.

### 6 Register your Will

It's very important to keep your Will safe, so it can easily be found when needed. As a Will Aid client you – or your solicitor – can register your Will free on Certainty, the National Wills Register. For more details, please see the back of this leaflet.



*“It was really easy to use and understand Will Aid, and I loved the fact that the funds were going to charity and to support others in need. I wanted to ensure my children are protected if anything was to happen to myself or my husband. We didn’t want anyone to worry about who would be looking after them or how their care would be financed. We’d previously written a Will but it was revoked when we got married recently so we needed a new one.”*

Eliza

# 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)** – a tax on the estate of someone who's died. There's normally no IHT to pay if the value of the estate is under £325,000 and/or you leave everything to your spouse, civil partner or charity.

**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 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**

**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.



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

With Will Aid, our nine charities benefit from your voluntary donation. If you have a favourite among them, it could benefit even more from a gift in your Will. It's a chance to say 'thank you' for the care you or your families have received from that charity. Or simply to help a cause you hold dear.

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

A gift in your Will of £250 could provide free, expert information and advice to help older people in need, while £5,000 could provide training for vitally needed community health workers in Sierra Leone. Any gift in your Will, however large or small, will make a real difference to the work of your chosen charities.

# How your donation will benefit our nine Will Aid charities

Since 1988, Will Aid has raised over £19 million for nine 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.



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 the legacy team 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)



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

For more information please contact the 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



The British Red Cross is a volunteer-led humanitarian organisation that helps people in crisis, whoever and wherever 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 0300 500 0401, 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, SC037738, Isle of Man 0752



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



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 7825 2505, 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, SC037717



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 446 600, email [info@sightsavers.org](mailto:info@sightsavers.org) or visit [www.sightsavers.org](http://www.sightsavers.org)

Reg Charity No: 207544, SC038110



Working for a just world.

Trocáire 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 [infolni@trocaille.org](mailto:infolni@trocaille.org) or visit [www.trocaille.org](http://www.trocaille.org)

Reg Charity No: NIC103321



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





# 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 can't find Wills each year, when often safely stored in solicitor's offices!

A simple registration overcomes this.

- 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 'willaid2017' 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 which solicitor is storing it. Your solicitor will only answer legitimate search enquiries, to protect 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)

  
**certainty.co.uk**  
the National Will Register

Go online at: [www.willaid.org.uk](http://www.willaid.org.uk) Email us at: [enquiries@willaid.org.uk](mailto:enquiries@willaid.org.uk) Call us on: 0300 0309 558

All money raised will support the work of:

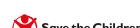
 actionaid

 age UK

 British Red Cross

 christian aid

 NSPCC

 Save the Children

 SCIACF

 Sightsavers

 Trócaire

Working for a just world.