



# Your guide to making a Will



*30 years of  
changing lives*



# Introducing Will Aid

Since 1988, Will Aid has helped make sure 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 £100 for a single basic Will or £180 for a pair of basic mirror Wills.

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.

Donations are shared among our nine Will Aid charities, which support some of the UK and world's most vulnerable people. Since Will Aid began, solicitors have written over 300,000 Wills and people like you have donated over £20 million to amazing charitable projects all over the world.

## The importance of writing and updating your Will

An up-to-date Will is the best way to help ensure 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.

When you write your Will with Will Aid, you get the peace of mind from having a professionally drawn up Will, and knowing your wishes will be carried out – with the added satisfaction of knowing you're helping to change people's lives 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)





# 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**  
Go to the Will Aid website, or call the hotline on 0300 0309 558 to find your local solicitor, and then contact them directly to set up 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 any thing you've overlooked and make sure your Will is valid and legally binding. The Will Aid scheme covers a basic\* Will. If 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 £100 for a single basic Will, or £180 for a pair of basic mirror Wills. You can make a cheque payable to Will Aid, which the solicitor will pass on to us, or use a credit/debit card on the Will Aid website.

### 6 Register your Will

It's very important to keep your Will somewhere safe, so it can easily be found when needed. 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.



*“With a young family, making a Will was never far from our thoughts. When we heard about Will Aid, we decided it was time to get our affairs in order.”*

**The Hobbs family**

*\*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.*

# 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 not taxed. 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.

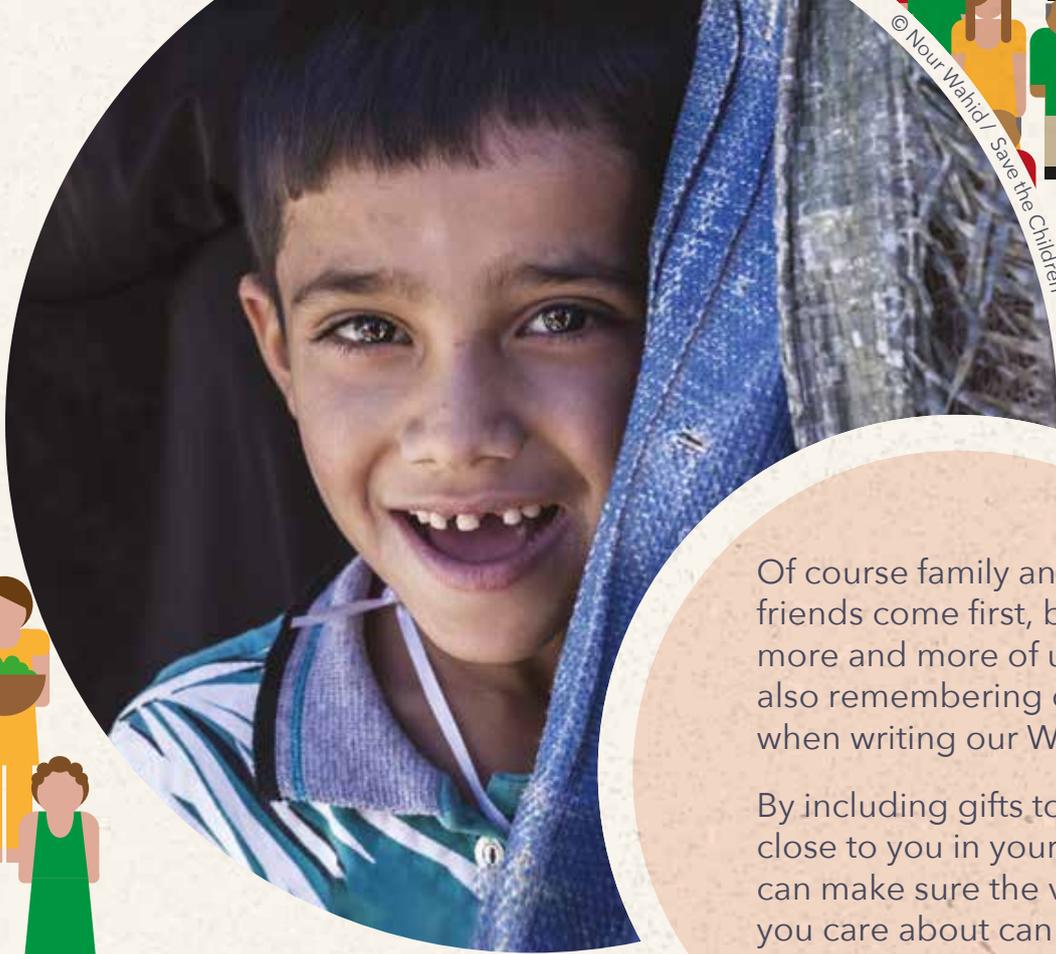
**Testator/Testatrix** - the man/woman whose Will is being written.

**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 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



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 nine 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.



# How your donation will benefit our nine Will Aid charities

Since 1988, Will Aid has raised over £20 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.

Change lives. **For good.**

**actionaid**

ActionAid is a leading international charity working in 45 countries. We support women and girls living in extreme poverty to understand their rights and change their own lives, and their communities, for good. Our local staff work with women and girls to provide long-term solutions. Our organisation works towards ending the inequality faced by women and girls to help them be able to create the future they want.

**For more information please contact the legacy team on 01460 238000, email [supportercontact@actionaid.org](mailto:supportercontact@actionaid.org) or visit [www.actionaid.org.uk/giftsinwills](http://www.actionaid.org.uk/giftsinwills)**

Reg Charity No: 274467, SC045476



Today, 2.5 million older people say they have no one to turn to when they need help most, and 1.4 million older people are chronically lonely. Together, we can change this. Age UK is the UK's leading charity for older people. We're here, day in, day out, with free expert advice, support and services for older people and their families. But we're all living longer, and that means more people need us than ever before. Will you help us be there when an older person needs us most?

**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



The British Red Cross aims to connect the power of human kindness with human crisis. As part of the world's largest volunteer network we respond to conflicts, natural disasters and individual emergencies both here in the UK and around the world.

**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 exists to create a world where everyone can live a full life, free from poverty. We are a global movement of people, churches and local organisations who passionately champion dignity, equality and justice worldwide. We are the changemakers, the peacemakers, the mighty of heart.

**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.caid.org.uk/legacy](http://www.caid.org.uk/legacy)**

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.

**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



## Save the Children

Save the Children believes every child deserves a future. In the UK and around the world, we give children a healthy start in life, the opportunity to learn, and protection from harm. We do whatever it takes for children – every day and in times of crisis – transforming their lives and the future we share. Much of this life-changing work is funded by the generosity of people leaving gifts in wills.

**For more information please contact our gifts in Wills team on 020 3763 0302, email [giftsinwills@savethechildren.org.uk](mailto:giftsinwills@savethechildren.org.uk) or visit [www.savethechildren.org.uk/smile](http://www.savethechildren.org.uk/smile)**  
Reg Charity No: 213890 & SC039570



SCIAF, Scottish Catholic International Aid Fund. We believe in giving people in need a hand up, not a hand out. We can end poverty, if we all come together. Let's help the poorest survive and thrive.

**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 446 600, email [info@sightsavers.org](mailto:info@sightsavers.org) or visit [www.sightsavers.org](http://www.sightsavers.org)**  
Reg Charity No: 207544, SC038110



Trócaire 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 [infol@trocaire.org](mailto:infol@trocaire.org) or visit [www.trocaire.org](http://www.trocaire.org)**  
Reg Charity No: NIC103321





# Register your Will for FREE

with Certainty the 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 they're often safely stored in solicitors' offices.

**A simple registration overcomes this.**

- 1** Log on to [www.nationalwillregister.co.uk](http://www.nationalwillregister.co.uk)
- 2** Fill in the 60-second registration form
- 3** Enter the redemption code 'willaid2019' 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.

**Certainty the National Will Register**  
[www.nationalwillregister.co.uk](http://www.nationalwillregister.co.uk)  
Tel: 0330 100 3660  
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

Donations support the vital work of:

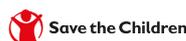
Change lives. For good.  
**act:onaid**

 **ageUK**

 **BritishRedCross**

 **christian aid**

**NSPCC**

 **Save the Children**

 **SCIAF**  
Living to end poverty

 **Sightsavers**

 **trócaire**  
Working for a just world.