

Useful organisations

Age UK

Provide advice and information for people in later life through the Age UK Advice line, publications and online.

Age UK Advice: **0800 055 6112** Lines are open seven days a week from 8am to 7pm.

Bereavement Register

Register of names and addresses of deceased persons to help stop unsolicited mail.

Tel: **020 7089 6403**

Lines are open 9am to 5.30pm, Monday to Friday.

www.thebereavementregister.org.uk

Citizens Advice

National network of advice centres offering free, confidential, independent advice, face to face or by telephone.

To find details of your nearest Citizens Advice, visit www.citizensadvice.org.uk, or call **0800 144 8848**.

HM Revenue and Customs (HMRC)

For information about Inheritance Tax.

Tel: **0300 123 1072**

Lines are open 9am to 5pm, Monday to Friday (charges may apply)

Individual Insolvency Register

Provides a register allowing you to search for bankrupt beneficiaries

Tel: **0300 678 0015**

www.gov.uk/government/organisations/insolvency-service

Law Society of England and Wales

Representative body for solicitors in England and Wales. Use the 'Find a Solicitor' search tool on the website.

Tel: **020 7242 1222**

www.lawsociety.org.uk

National Insurance Contributions Office

Tel: **0300 200 3500**

www.hmrc.gov.uk

Principal Probate Registry

Information and advice on dealing with an estate.

Tel: **0300 303 0648** (Courts and Tribunals Service Centre)

Lines are open 9am to 1pm, Monday to Friday (charges may apply)

www.gov.uk/applying-for-probate

Tell Us Once

Service that allows you to inform several government departments about a person's death at once, such as the housing department, the DVLA and HMRC.

www.gov.uk/tell-us-once

For information about leaving a gift in your Will to St Gemma's Hospice, please contact us on **0113 218 5555** or visit www.st-gemma.co.uk/legacies

Registered charity number 1015941



A guide to preparing to make your Will



0113 218 5500

www.st-gemma.co.uk

We hope you find this guide a helpful tool for preparing to make your Will. Everyone's circumstances are unique, so we would recommend using a qualified solicitor to write your Will and seeking support from a financial advisor if needed.

Step 1 - Make a note of your assets (everything you own) and debts (everything you owe)

Assets may include:

- » Your own home and any investment property
- » Bank or building society accounts
- » Life insurance policies
- » Shares or bonds
- » Superannuation or retirement funds
- » Pensions
- » Cars/boats/caravans
- » Furniture and appliances
- » Specific items such as cameras, jewellery, works of art
- » Collectables (stamps, coins, memorabilia)

Debts may include:

- » A mortgage
- » Bank overdrafts
- » Credit card balance
- » Equity release

Step 2 - Write down the names, addresses and contact numbers of your intended beneficiaries (the people/organisations to whom you wish to leave a gift)

These may include:

- » Next of Kin and family
- » Friends
- » Clubs and organisations of which you are a member
- » Preferred charities

Step 3 - Decide on the division of your assets

Ensure that your wishes are made very clear. You may want to consider:

- » Any specific gifts you would like people to have.
- » Where you would like the residue to go (this is property/money that is left after paying funeral expenses, debts, legacies, administrative expenses and taxes).
- » What you want to happen if any of your beneficiaries die before you.

After providing for your family, friends and loved ones, you may choose to leave St Gemma's Hospice:

- » The remainder (residue) of your estate (after paying funeral, administrative expenses and taxes)
- » A percentage of your estate (a gift of even a small percent makes a big difference)
- » A specific sum
- » All or part of a particular asset or share portfolio
- » The whole of your estate

Step 4 - Choose your executors

- » An executor is the person who will deal with distributing your estate after you've died. This can involve a lot of work and responsibility so it is important to consider this carefully.

Step 5 - Write your Will

We would always recommend using a qualified solicitor (you can find one via the 'Solicitors Regulation Authority' or the 'Law Society').

Your solicitor will ask what your wishes are so that they can draft your Will. You must then sign your Will in the presence of two independent witnesses for it to be valid.

You must have mental capacity to make your Will, otherwise it will be invalid. Talk to your solicitor if you have any concerns about yourself or a family member's capacity to make a Will.