

Useful Organisations

- Age UK**
They provide advice and information for people in later life through the Age UK Advice line, publications and online.
Age UK Advice: 0800 169 65 65
Lines are open seven days a week from 8am to 7pm.
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 and contact details for local probate registries.
Tel: 0300 123 1072 (Probate and Inheritance Tax Helpline)
www.gov.uk/wills-probate-inheritance
- 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
- Citizens Advice**
National network of advice centres offering free, confidential, independent advice, face to face or by telephone.
To find details of your nearest CAB, check your phone book or go to
www.citizensadvice.org.uk
- HM Revenue and Customs (HMRC)**
For information about taxes, including Inheritance Tax, Probate, Inheritance Tax and Trusts and Deceased estates.
Helpline Tel: 0300 123 1072
- Individual Insolvency Register**
Provides a register allowing you to search for bankrupt beneficiaries
Tel: 0300 678 0015

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



A GUIDE TO PREPARING TO MAKE YOUR WILL

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
- Credit card balance
- Bank overdrafts
- 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 1% 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.