

Writing a Will

A practical and positive way to provide for your loved ones



**Our no-jargon,
straight-talking
guide to writing
a Will**

Having an up-to-date Will is the only way to guarantee you have a say in what happens to your estate after you die.

Some people understandably find it hard to discuss their wishes with family while they are alive, but having it all written down in a professionally drawn-up Will enables family to carry out your wishes – and not be left in any doubt as to what you would have wanted.

Having a Will also reduces the chance of family disputes, delays and confusion after you've gone.

Many people even claim that making a Will brings them comfort and peace of mind – not just for themselves but also for their loved ones around them.

Making a Will

The subject of writing a Will can appear complex, confusing or bring about concern but it's fairly simple, especially if you are working with a legal expert.

The wishes you'll want to make within your Will will be personal to you but we hope our step-by-step guide will help you to remember the little things, as well as the big things.

This guide includes tips on estimating the value of your estate and busts the myths surrounding Wills. We also hope to inspire you to imagine how your Will could help the people and causes you care about.

Preparing to write your Will

Top-ten questions

Preparing for your meeting with a professional Will writer will save you time, and money!

Being armed with the answers to the questions you are likely to be asked will ensure you're getting the most from your time with your solicitor.

How do you wish to share out your estate?

You might be considering giving an item of jewellery to a granddaughter perhaps, or a percentage share of the estate to your son.

What are your liabilities?

This is the money that you owe, such as credit cards, loans, mortgage. You need to subtract these from your total asset value to calculate your estate.

Will the value of your estate exceed the inheritance Tax threshold?

There are ways to reduce this: discuss it with your will-writing specialist.

Who are the people you would like to remember in your Will?

Remember, you have a duty to include dependants.

Is there a particular charity that you would like to benefit?

You will need to note down their full name, address and charity registration number.

What are your assets?

These are the things of value that you own. Property, cash, investments, vehicles etc. You need to work out a rough estimate on their value.

Who would you like to nominate as executors?

The people that will carry out your wishes according to your will.

Who would you like to choose as guardians?

Those that you wish to appoint to care for any children under the age of 18.

Will you need to include a trust?

Trusts can be used in situations where the beneficiary may need money to be held on their behalf.

Do you have any particular funeral wishes?

These can be included in your will.

The Will-making process

Simple steps which make your wishes clear for the future

- 1 Prepare
- 2 Find a Will writer
- 3 Meet the Will writer
- 4 Check the Draft Will
- 5 Sign and witness
- 6 Store your Will
- 7 Review your Will

1 Prepare to see your solicitor. He or she will need some information in order to propose how best to arrange your affairs in your Will. Taking time to consider your wishes before the meeting will undoubtedly save time and maximise the time you have with your solicitor. Read page 2 for key considerations.

2 Find a professional Will writer If you don't already have a solicitor or professional Will writer in mind, we recommend visiting The Law Society website. You can search their online directory for Wills and probate specialists in your area.

3 Meet the Will writer At an initial meeting with your Will writer or solicitor you will discuss your circumstances and give them a rough idea of your wishes. They will then draw up a proposal, together with an estimate of charges. Feel free to ask questions and clarify issues you're unsure of. This is your Will and it's legally binding; it's worth taking the time to get it right.

4 Check the draft Will

On instructing your solicitor, they will draw up a draft of your Will based on the discussions you have and the wishes you want to include. If you have any concerns or would like to make changes you should raise them at this stage before the Will is finalised.

5 Sign and witness Once you are happy with your Will, you need to sign it, date it, and have it witnessed by two people not named in your Will.

6 Store your Will It is important to store your Will securely. Tell your executors where your Will is, so they can locate it easily.

7 Review your Will We would recommend reviewing your Will every three years just to double check it is still valid. There are many circumstances that may mean you need to update it. For example, a birth, death, marriage, retirement or change in wealth.



In summary

With good preparation and a qualified expert's help, drawing up a Will can be a relatively straightforward process that gives you a say in the distribution of your estate.

The cost of making a Will varies, and will depend on your circumstances and the arrangements you wish to make eg. adding a trust makes the Will more expensive to draw up. However a simple Will can cost as little as £100.

Having a Will is an investment; it may in fact save thousands of pounds. It's a document that may save your family from unnecessary distress and expense, and it will leave them without any doubt about your wishes.

Types of legacies

A legacy is simply a gift made in your Will

A legacy, also known as a bequest, is simply a gift made in your Will to a person or organisation (such as a charity). There are several types of legacies that you can choose.

A residuary legacy is a gift made after any debts are paid. You may choose to leave a percentage of the residue to charity. This way, the value of your gift increases with inflation.

A pecuniary legacy is a fixed sum of money. Unlike a residuary legacy this will not fluctuate in line with your wealth, so it may be worth reviewing it from time to time to check it still reflects your wishes.

A specific legacy is a gift of a particular item, such as a piece of jewellery, furniture or a painting. You could also consider directing a death-in-service benefit or bequeathing stocks and shares to a loved one or favourite cause.

A life interest or trust beneficiary

A life interest or trust beneficiary is the person or organisation who will benefit from a trust set up in your Will. A trust can be used both to benefit a primary individual, and a nominated charity as a final beneficiary.

We recommend taking advice from a solicitor or professional Will writer if you are unsure which type of gift to choose.



Your Will can help the world

Every minute of every day, someone is helped by a Catholic charity

Your Catholic Legacy brings together a group of Catholic charities working to inspire and encourage you to leave a gift in your Will to a Catholic good cause.

Whether they are a parent struggling to take care of their family in Newcastle or Nairobi, a parishioner finding hope in God's word in Lymington or Lima, a prisoner or a patient, a priest retiring from his life of service, a seafarer thousands of miles from home or a community who have lost everything in a natural disaster, millions of people around the world depend on the support of Catholic organisations.

Catholic organisations rely upon the kindness of the Catholic community to fund their life-saving and life-changing work.

Legacies help to bring hope to thousands, life-saving aid to those most in need, and God's love in times of crisis.

Writing a Will and including a gift to charity is a wonderful way of providing for the people and causes you care about. Alongside your family and friends, might you also be able to help your brothers and sisters in need, and the Church that's shaped your life?

By remembering your favourite causes in this special way, you can be sure that your faith and values will live on for decades to come.

After providing for family and friends, a legacy, large or small, will help to make the world a better place for future generations.

Your Catholic Legacy is a consortium of Catholic charities, not a charity in its own right. Including a gift to Your Catholic Legacy in your Will would cause the gift to fail. We hope you will consider leaving a gift in your Will to the individual Catholic charities that you care about.



Contacting us

Our member charities will be happy to hear from you

Ace of Clubs

Registered charity number: 1055187
St Alphonsus Road
London SW4 7AS
020 7720 2811

Aid to the Church in Need

Registered charity number: 1097984
12–14 Benhill Avenue, Sutton
Surrey SM1 4DA
020 8642 8668

Apostleship of the Sea

Registered charity number: 1069833
39 Eccleston Square
London SW1V 1BX
020 7901 1931

Archdiocese of Southwark

Registered charity number: 235468
Archbishop's House
150 St George's Road
London SE1 6HX
020 7928 2494

Arundel and Brighton Diocesan Trust

Registered charity number: 252878
Bishop's House
The Upper Drive
Hove BN3 6NB
01273 859 705

CAFOD

Registered charity number: 1160384
Romero House
55 Westminster Bridge Road
London SE1 7JB
020 7095 5367

Cardinal Hume Centre

Registered charity number: 1090836
3–7 Arneway Street
Horseferry Road
London SW1P 2BG
020 7222 1602

Caritas Anchor House

Registered charity number: 1147794
81 Barking Road, Canning Town
London E16 4HB
020 7476 6062

Catholic Children's Society (Westminster)

Registered charity number: 210920
73 St Charles Square
London W10 6EJ
020 8969 5305

Columban Missionaries

Registered charity number: 221594
St. Columban's, Widney Manor Road
Solihull B93 9AB
01564 772 096

CSAN (Caritas Social Action Network)

Registered charity number: 1101431
Romero House
55 Westminster Bridge Road
London SE1 7JB
020 7633 4973

Depaul UK

Registered charity number: 802384
291–299 Borough High Street
London SE1 1JG
020 7939 1220

The Diocese of Portsmouth

Registered charity number: 246871
Diocesan Office
Bishop Crispian Way
Portsmouth PO1 3QA
02392 825 430

HCPT

Registered charity number: 281074
(SCO43743 in Scotland)
Oakfield Park, 32 Bilton Road
Rugby CV22 7HQ
01788 564 646

Jesuits in Britain

Registered charity number: 230165
114 Mount Street
London W1K 3AH
020 7499 0285

Marriage Care

Registered charity number: 218159
Bishops Park House
25–29 Fulham High Street
London SW6 3JH
020 7371 1341

The Medaille Trust

Registered charity number: 1117830
c/o Caritas Diocese of Salford
Cathedral Centre, 3 Ford Street
Salford M3 6DP
07908 551 009

Missio

Registered charity number: 1056651
23 Eccleston Square
London SW1V 1NU
020 7821 9755

Nugent

Registered charity number: 222930
99 Edge Lane
Liverpool L7 2PE
0151 261 2001

The Passage

Registered charity number: 1079764
St Vincent's Centre, Carlisle Place
London SW1P 1NL
020 7592 1855

Prison Advice & Care Trust (Pact)

Registered charity number: 219278
29 Peckham Road
London SE5 8UA
020 7735 9535

Society of the Little Flower

Registered charity number: 1123034
West Suite, 2nd Floor, Barclays House
51 Bishopric
Horsham RH12 1QJ
01403 274 242

St Barnabas Society

Registered charity number: 1009910
4 First Turn, Wolvercote
Oxford OX2 8AH
01865 513 377

St Joseph's Hospice, Hackney

Registered charity number: 1113125
Mare Street
London E8 4SA
020 8525 6000

St Vincent de Paul Society (SVP)

Registered charity number: 1053992
9 Larcom St, Walworth
London SE17 1RX
020 7703 3030

The Walsingham Trust

Registered charity number: 265755
The Roman Catholic National Shrine
Pilgrim Bureau
Friday Market Place
Walsingham
Norfolk NR22 6EG
01328 820 217

Wrexham Diocesan Trust

Registered charity number: 700426
Curial Offices
Bishop's House
Sontley Road
Wrexham LL13 7EW
01978 262 726



If you would like to find out more about any of the subjects raised in this guide, or would like to talk to someone about adding a gift to a charity in your Will, please contact **Your Catholic Legacy**

020 7095 5370

info@yourcatholiclegacy.org.uk

www.yourcatholiclegacy.org.uk

