

Basic elements of a will

A will must be:-

- In writing, signed and dated by the person making the will plus 2 witnesses who must not be beneficiaries or married to someone who is a beneficiary.
- Show clear details of who will receive your property and/or possessions.
- Name an executor who will see that your wishes are complied with.

Other things you might want to think about...

- Wider financial planning
- Organ donation
- Making a funeral plan
- 5 things you want to do before you die
- Powers of attorney
- Your future care

Useful contacts / websites

Cheshire East Citizens Advice Bureau

08444 111 444

www.citizensadvice.org.uk

Law Society of England and Wales

020 7242 1222

www.lawsociety.org.uk

Solicitors for the Elderly

0844 567 6173

www.solicitorsfortheelderly.com

Society of Trust and Estate Practitioners

(STEP)

020 7340 0500

www.step.org



Produced on behalf of the
Cheshire Living Well Dying Well Partnership.

We value your feedback. All comments to:
Ceri Edwards, End of Life Public Health Team
01606 551246
ceri_edwards@stlukes-hospice.co.uk
St Luke's (Cheshire) Hospice,
Queensway,
Winsford, CW7 1BH.

If you do write a will as a result of reading this leaflet we'd particularly like to hear from you.



Will Writing . . .

. . . Misconceptions



"This is a fine time to remind me we haven't made a will."



Misconceptions

I've got nothing worth leaving

Wills are not just about money and possessions.

You might:-

- Have children or pets and want to say who you want to look after them.
- Have your own business and want to take care of your employees' future.
- Want to pass on 'gems' of wisdom or messages to your family.



I'm too young to make a will

- Life is uncertain – accidents or illness can strike at any time.
- It is easier to prepare in good times when life is less stressful.
- You can make a will if you are 18 or over and understand what you are doing.
- Research shows that writing a will can give you peace of mind.



I'm in debt but that gets cancelled when I die anyway

- Debts don't die with you.
- Your debts will be paid before your loved ones receive anything.

Everything will go to my partner/family anyway

- Unless you have been through a legal ceremony like marriage or civil partnership, partners and friends have no entitlement to inherit without a will.
- Without a will assets of more than £250,000 may be divided between members of the family in proportions that you wouldn't wish for.
- Without a will, your partner may be left homeless if you own /part own their home.

It's depressing and I don't want to tempt fate

None of us like to contemplate our own mortality but there is no evidence that writing a will invites bad luck!

It's really complicated, time-consuming and costly

'I couldn't believe it was so easy. It only took about half an hour' (J Hardiman, Winsford)

The cost will vary dependent on the complexity of your circumstances but the approximate costs of a basic will are as follows:

- £100 + VAT, if you use a solicitor.
- £10 or less if you buy a will writing kit from a stationers.
- £30-£90 to complete a will online.

Shop around and look out for special offers from your union / bank and during Will Aid week.

Other reasons to make a will

- To have your say giving peace of mind for you and your family.
- To avoid family disputes/upsets and legal headaches.
- To give someone you love an opportunity e.g. a holiday, wedding, business opportunity or university education.
- To remember the kindness of a friend or give support to a charity.
- You have been married before and / or have step children.
- To reduce the chance of a large tax bill for your family.

Value of professional advice

- It's possible to write a valid will without advice but it's easy to make mistakes.
- Professional advice can give you reassurance that you have created a valid document and that your wishes will be accurately carried out.
- If you have difficulty getting out most solicitors can do home visits.



"Ah - my naughty grandson, Damien - If you don't behave yourself today, Granny will rewrite her will & not leave you anything"