

A Guide to Making a Will

And our Legacy Promise to you

Why should I make a Will?

A Will is your expression of what happens to everything that you own when you die and can be the everlasting reminder of you and your life for the people whom you leave behind. Making a Will is simply another way of expressing your love for family and friends, and it also provides a way to help good causes which you have supported during your lifetime.

- It ensures that you can decide what happens to your personal possessions and ensures your wishes are carried out.
- It can prevent disagreement about who inherits what from your estate.
- If you live with a partner but you're not married, you can ensure that your partner and any children are adequately provided for.
- It can provide a way for you to continue helping the charities/good causes that you support during your lifetime.

If you die without a will, the law decides who gets what. If you live with a partner but are not married, you cannot inherit from each other unless there is a will, so the death of one partner may create serious financial problems for the remaining partner. If you have children under 18, a Will says what you want to happen to them if you are not around to look after them.

In addition, it may be possible to reduce the amount of tax payable on your estate if advice is taken in advance and a Will is made. A solicitor can help with more information about this.

How do I make a Will?

We would always recommend that you consult a solicitor or legal advisor when making a will.

You can find an official directory of solicitors at www.lawsociety.org.uk

We know that taking care of family, friends and pets is your first priority; we wouldn't have it any other way.

Once you have provided for them, however, leaving a gift to St. Rocco's couldn't be simpler. If you haven't made a Will it can be done when you see your solicitor.

If you already have a Will but want to update it to include a gift to St. Rocco's, then all you have to do is make an amendment known as a codicil. Speak to your solicitor and they can help with this. A gift, however big or small, will make a difference. One in six patients at St. Rocco's are currently cared thanks to gifts that have been left to our charity.

What kind of gift can I leave?

There are different kinds of gifts you can leave to St. Rocco's:

- **A share of your estate (Residuary Legacy)** – Once you've worked out what you're leaving to family and friends, you can donate a share, or all of what's left.
- **A specific sum of money (Pecuniary Legacy)** – If you want to leave a lump sum to St. Rocco's, you can specify this amount in your will.
- **A specific legacy** – Jewellery, a first edition book, or any item that you think will be of some value to St. Rocco's if sold can be written in your Will.

To leave a gift to St. Rocco's in your Will, you could use the wording below, but always make sure that you ask for your solicitor's advice.

"I bequeath to St. Rocco's Hospice, Registered Charity Number: 511592, Lockton Lane, Bewsey, Warrington, WA5 0BW for its general charitable purposes..."

Then insert one of the options below:

- All the residue of my estate
- One X share of the residue of my estate
- X% of my estate
- The sum of £X
- All my personal effects, e.g. rings, necklaces

Finish with the following wording

"...and the receipt of the Chief Executive, or other responsible officer of the time being of the Hospice, shall be good and sufficient discharge to my Executors."

Amending an existing Will

If you already have a Will and would like to update it to include a gift to St. Rocco's Hospice, you can do this by making a simple addition to your existing Will.

This is called a Codicil. A Codicil need not change the terms of your current Will, it can simply add a new instruction.

If you wish to make any other changes at the same time, it may be best to have your Will re-written to include all your changes in a new document.

A few tips:

1. Changing or adding anything to your current Will by crossing out or writing in new instructions will not be valid.
2. You will need to sign and date the document and have it witnessed by two people, just like your Will.
3. Keep the Codicil with, but not attached to, your current Will in a safe place.
4. Send, or give, a copy of the Will and to your Executor or other trusted friend, with a note indicating where the original Will is held.

To create a simple Codicil, complete and print a Codicil Form, sign it in the presence of two witnesses and keep it with your existing Will.

Alternatively, you may prefer to visit your solicitor who can complete this document on your behalf.

Residuary Legacy – A gift of what is left of your estate (or part of) after all debts, taxes, costs and other bequests. It can be a percentage, fraction or part of an estate.

Reversionary Legacy – A gift of a Will that reverts to another beneficiary (such as a wife, husband or child) when the original beneficiary dies.

Specific Legacy – A gift of a particular item in your Will e.g. a painting, antique, jewellery, etc.

Testator/Testatrix - the person making the Will

Witness – A person present at the signing/authorising of your Will. A witness cannot be a beneficiary. You need two witnesses, both present, when you sign a Will.

Our Legacy Promise to you

These are the promises we make to you as a supporter of St. Rocco's Hospice:

1. The decision to leave a gift in your Will is yours and yours alone and you are free to change your mind at any time.
2. We understand and respect that family and friends always come first.
3. You do not have to tell us that you are leaving a gift in your Will. If you do decide to tell us we would like to say thank you.
4. Your Will is a private, personal matter. We will treat any details given with the upmost confidentiality.

Should you choose to leave a gift, we will use it wisely and for the benefit of our patients and their families. Should you wish to visit St. Rocco's to see how your gift may help we would warmly welcome you.

We are always happy to discuss Gifts in Wills. Please get in touch: email giving@stroccos.org.uk

References

www.gov.uk/make-will

www.moneysavingexpert.com/family/free-cheap-wills/