

Will Writing Guide
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What is a Will?

A Will is a legal document that sets out what you want to happen to your estate when you die. Every estate will be different, but a basic Will sets out:

- Who your beneficiaries are – the people you want to leave your assets to;
- How you want your assets divided up;
- Who your executors are – the people who will administer your estate according to the terms of the Will.

A Will can deal with many more things but these are the key points.

How much does it cost to make a Will?

We are grateful to Irwin Mitchell solicitors for offering supporters of the South Western Ambulance Charity a discounted Will writing service.

For every Will written using this service, Irwin Mitchell will make a donation to the South Western Ambulance Charity.

There is no obligation to include the South Western Ambulance Charity in your Will in order to take advantage of this discounted service but we would love it if you do!

If you are an employee of the South Western Ambulance Service and a member of Unison you can get a free Will writing service from Thompsons. For more information please contact your local representative or email Charlotte (c.worthington@swast.nhs.uk).

Discounted pricing

Standard single Will - £125

- 35% discount with a £10 donation to the charity

Standard mirror Will - £185

- 37% discount with a £20 donation to the charity

Complex single Will - £395

- 20% discount with a £40 donation to the charity

Complex mirror Will - £475

- 4% discount with a £50 donation to the charity

Do I really need a Will

In 2018, the Independent reported: “Nearly two thirds of adults in the UK have not prepared a Will, meaning that their possessions, money, property, and even dependent children could be left with someone they have not chosen.”

Making a Will ensures that when you die, your estate is dealt with according to your wishes. With effective planning, a Will can make sure your loved ones are also provided for in a tax-efficient way.

While having a properly prepared Will is not a legal requirement, it is something we recommend you have for your loved ones’ peace of mind. Your Will is the only way for you to decide what happens to your property, money and personal possessions after you die.

If you don’t make a Will, the law will divide your estate according to what is known as the rules of intestacy. These rules are very rigid and may not reflect what you’d like to happen to your wealth, or what is most tax-efficient.

Solicitors firm, Irwin Mitchell are offering supporters of the South Western Ambulance Charity a discounted Will writing service and have kindly helped us to put together this guide for anyone who is thinking about making a Will.

Five steps to making your Will

We recommend that you use a solicitor or a member of the Institute of Professional Will writers to help you write your Will.

Step 1 – What is your ‘estate’?

Your estate is the sum of your ‘assets’. An asset includes such things as property, shares, savings and other items of value you own.

Step 2 – What do you owe and what are you owed?

This might include an outstanding mortgage, loans, or bills and will give you a clearer idea of the value of your estate.

Step 3 – Who will benefit from your Will?

Make a list of your relatives and friends who you would like to include in your Will. Then make a list of any organisations e.g. charities, that you would like to remember in your Will.

Step 4 – Who will you choose as your executors?

An executor is the person you choose to carry out the terms of your Will, to ensure your wishes are fulfilled correctly.

Step 5 – Keep your Will safe and up-to-date

Your Will is obviously a very important document. Most people prefer to leave it in the care of their solicitor or legal advisor and keep their own copy in a safe place, ensuring their executors know where to find it.

Wills checklist

Knowing what to include in your Will isn't necessarily straightforward. Below we list some of the common things you need to think about before making a Will.

Do you have any special wishes for your funeral?

You can use your Will to record any special wishes you'd like for your funeral, including what you want to happen to your body.

Who should be your executor?

Before choosing an executor, it's important that you speak to the person you intend to be an executor and make sure they're happy to do it and make sure your executor knows where your Will is going to be stored.

Who do you want to leave an inheritance to?

The people you leave an inheritance to are known as the "beneficiaries" of your estate.

Do you want to exclude someone from your Will?

You can exclude people from your Will. However, it's important to seek legal advice to make sure your wishes will be carried out.

Do you need to worry about inheritance tax?

If the total value of your estate exceeds £325,000 – after you take off any debts or loans you have outstanding – you may be liable for inheritance tax.

Who would you want to look after your children?

If you have young children, you can name legal guardians for them in your Will. This will give you peace of mind for the future, knowing they'll be looked after if anything happens to you.

Are there any particular possessions you want someone to inherit?

If there are particular items you want to leave to someone, you can specify this in your Will. For anyone you are leaving possessions to, you will need their full name and address.

Should you make a Power of Attorney?

When you make a Will you might also want to consider making a Power of Attorney, in case you lose mental capacity. You can appoint an attorney to make decisions on your behalf about your finances and your healthcare. If you would like any further information please get in touch with the team at Irwin Mitchell and they will be able to help.

Where should you store your Will?

Your Will needs to be kept somewhere that's safe and secure, but that's also easily accessible after your death.

Irwin Mitchell can arrange for your Will to be kept in a specialist storage facility to keep it safe from theft, fire and water damage, but to ensure that your loved ones will be able to get to it quickly when they need to.

How do I leave money to charity in my Will?

Once you have ensured that your loved ones are looked after when you're no longer around your Will can be a way for you to continue to support one or more causes which are close to your heart. A gift given to a charity in a Will is called a "legacy" and even a small sum can make a huge difference to the important work that your chosen charity or charities carry out.

There are three types of gift you can leave in your Will:

A residuary gift

This is a share of your total estate after all other payments (such as lifetime debts, tax and administrative expense) have been deducted. Because a residuary legacy is a percentage of your estate, it will keep its value over time.

A pecuniary gift

A pecuniary gift is a fixed amount of money that you leave in your Will. The face value of a pecuniary gift can be lessened by inflation and could turn out to be less powerful than you intend.

A specific gift

A specific gift is when you leave a particular item of value – such as personal possessions, property or shares.

A gift to charity is taken out of your estate before your liability for inheritance tax is calculated.

If you would like to help the South Western Ambulance Charity go the extra mile for the exceptional staff, volunteer heroes and communities served by the South Western Ambulance Service please remember to include the full name and registered number of the charity with your gift:

Name: South Western Ambulance Service Foundation Trust Fund

Registered number: 1049230

“South Western Ambulance Charity” is the working name of the South Western Ambulance Service Foundation Trust Fund

Your Will is private and it is your choice as to whether you choose to tell us that you left a gift to support our charity. However, if you do let us know, then we can do more to show you what your gift could achieve.

How will a gift to the South Western Ambulance Charity be used?

Gifts left to the South Western Ambulance Charity can make a powerful and lasting difference to the people and communities we support.

The following pages show some examples of how valuable gifts to the charity, such as legacies, have helped us go the extra mile for the exceptional staff, volunteer heroes and communities served by the South Western Ambulance Service.

Stacey Colwill is one of several volunteer Community First Responders to be awarded a C1 bursary. The C1 driving test is a key element of the process required to become an Emergency Care Assistant (ECA) for the South Western Ambulance Service. Stacey was awarded a full bursary from the South Western Ambulance Charity to fund the cost of the C1 driving test.

“I am so excited to be one step closer to my dream of helping my local communities as an ECA within the South Western Ambulance Service.”

Stacey Colwill

The South Western Ambulance Charity has provided bursaries to 48 students undertaking Paramedic development through the University of the West of England’s Distance Learning Programme. A key objective for the charity is to provide support to those people who wish to develop their careers within the Trust and we hope to develop our bursary offerings in the forthcoming years.

“Bursaries help people such as myself to progress academically and gain further accredited study which would contribute to progressing in the workplace.”

Recipient of Paramedic development charity bursary

The South Western Ambulance Charity has received funding to equip 68 Community First Responder groups with a Raizer Lifting Chair to assist patients who have experienced a non-injury fall. We hope to be able to increase this provision in the forthcoming years.

“Your use of the Raizer chair enabled mum to get back onto her feet without causing more pain and upset for her, for which we are so grateful.”

Do I need a solicitor?

It's not essential to have a solicitor but it is advisable. Solicitors such as Irwin Mitchell can help you structure your Will in the best way to avoid paying too much tax and make sure your loved ones are provided for.

By using a solicitor you can also be sure that your Will is valid and won't be disregarded after your death.

When do I need to review my Will?

If there's any change in your circumstances it's important to review your Will.

This is especially the case for major life changes, such as:

- Marriage or divorce
- The birth of children or grandchildren
- Significant changes to your financial circumstances.

It's especially important to review the terms of your Will if you divorce. Many people assume that getting divorced cancels out any Will they made during their marriage. This isn't the case, and failing to update your Will following divorce could have serious consequences for your estate.

What does a witness have to do?

When you make a Will it's essential to have two independent people witness your signature. This is to confirm that it's your signature on the document.

They will need to both be present when you sign the Will and will need to sign and add their details after yours. Full signing instructions will be provided when your final Will is issued to you.

This ensures the Will is legally binding and can be held up as valid if someone tries to make a claim against it.

Your witnesses have to be impartial and mustn't stand to gain from the Will – this means your beneficiaries or their spouses cannot be witnesses.

How can I make information easy for my loved ones to find?

Making sure all the important information is easy to find can help make life easier for your loved ones when you pass away.

This includes details such as:

- Your personal information, such as national insurance number and date of birth;
- Contact details for you next of kin and details of anyone you want to be notified of your death;
- Where your Will and other important documents are;
- Account details and passwords for online banking and other services;
- Any specific instructions for your loved ones to follow.

Next steps...

If you are thinking about writing your Will then please get in touch with the team at Irwin Mitchell at wills@irwinmitchell.com. Just mention that you are enquiring about the South Western Ambulance Charity Will writing service to benefit from their discounted pricing.

About Irwin Mitchell

Irwin Mitchell offer a broad range of legal services to national and international organisations and institutions, small and medium-sized businesses and private individuals.

The firm was founded in 1912 by Walter Irwin Mitchell who aimed to provide the highest quality legal services to the general public from his small legal practice in Sheffield.

Today, Irwin Mitchell is the 11th largest law firm in the UK with one of the five largest Private Wealth teams in the country, operating out of 15 UK offices.

The partner-led team at Irwin Mitchell has experts in wills, probate, trusts, estate planning and tax.

About the South Western Ambulance Charity

The South Western Ambulance Charity was created in 1995 with an overall objective to fund activities that benefit the patients of the NHS and therefore provide a public benefit.

Put simply, the aim of the charity is to “Go the extra mile for staff, volunteers and the communities served by the South Western Ambulance Service”.

Although the Ambulance Service is funded by the government through the NHS, there is always a need for extra money to provide an even better service to our patients.

We do this in three main ways:

We support our exceptional people

Extending access to sources of help and support with well-being and personal development;
Providing equipment and enhancing facilities.

We support our volunteer heroes

Providing enhanced equipment and training to our Community First Responder groups.

We support our communities

Increasing public access to defibrillators to result in more people receiving a lifesaving shock as quickly as possible, giving them the best possible chance of survival.

How to contact us

South Western Ambulance Charity

c/o South Western Ambulance Service NHS Foundation Trust
Abbey Court
Eagle Way
Exeter
Devon EX2 7HY

The South Western Ambulance Charity is a registered charity in England and Wales (1049230).

Phone: 0300 3690108

Email: charity@swast.nhs.uk

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Facebook: @swambulancecharity

Twitter: @swa_charity

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