

4 Easy Steps to making a Will

You have taken the first step in deciding to prepare a Will.

Your Will is one of the most important documents you will ever write and it is your chance to help and provide for your loved ones and to keep making a difference once you have gone. We know that the decisions associated with your Will are not always easy, and the subject of death and dying is not something most of us want to spend too much time thinking about, but it is so important to get your affairs in order, and most importantly to ensure the practical and financial elements can be dealt with as smoothly as possible to avoid any further distress for your loved ones, at what will already be an incredibly difficult time.

Alongside clear legal advice, the following steps will lead you through the Will writing process and hopefully persuade you that it does not have to be as complicated or daunting as you perhaps anticipate:

1. Our strong advice is that you have your Will drawn up professionally by a reputable, independent solicitor. Whilst we appreciate that the costs solicitors charge may well put people off it is so important that your Will is drawn up correctly, in accordance with the strict legal formalities, to ensure it is a legal and valid document, and to avoid difficulties and dispute following your death, the costs of which can be much more costly to your estate, in the long term, than the initial cost of paying to have a Will drawn up.

It is therefore money well spent instructing solicitors to draw up a Will on your behalf. The cost of instructing a solicitor to take instructions for and prepare a Will can vary depending upon the complexity of the Will, and prices can vary depending on the issues involved. A solicitor will provide you with a fee quote before they commence work on your behalf.

A solicitor will also be in a position to provide you with comprehensive advice in relation to any other associated issues, for example, inheritance tax planning or Trusts.

It is important that whoever you instruct is legitimate and regulated and we recommend you use the Law Society website (www.lawsociety.org.uk) or alternatively a local Citizens Advice Bureau (www.adviceguide.org.uk) will be able to help you find a solicitor.

There are other professional will writing services which you can use, but you need to be aware that these people are not usually qualified solicitors, and whilst they can be cheaper than solicitors, they do not usually have the comparable experience, skills or qualifications, nor are they regulated in the same way and may not have the same level of insurance.

2. Prior to going to see a solicitor it is helpful to do some preparation, which will mean your dealings with the solicitor will be much more straightforward.

We have prepared a **Will planner** (which forms part of this Legacy Pack) for you to complete – once completed you should take this with you to your solicitor as it will contain a lot of the information they will need in terms of the instructions they will have to take from you for your Will.

You will need to give some thought as to who you want to act as your executor(s). An executor is a legal term for a person named in a Will to carry out the wishes detailed in that Will. The executor will collect in your assets, pay the debts, expenses and any tax liabilities and distribute the remainder of the estate in accordance with the terms of your Will. An executor can be a family member, close friend, a solicitor or Trust Corporation or a combination – it is important to appoint people you trust. A solicitor or Trust Corporation will charge for their services. You can appoint up to four executors but we would advise that you appoint at least two. Out of courtesy and to ensure they are happy to act it may be prudent to ask whether they are in agreement to taking up such a role.

If you have minor children it is also important to give some thought to who you want to appoint as their guardians in the event that both parents are no longer there to care for them.

Most importantly you need to give careful consideration to who you want to leave what to – loved ones will obviously always take priority and you need to think carefully about how best you can provide for them. You also need to think about whether you wish to leave a gift to a charity or a cause that has been close to your heart during the course of your lifetime. There are various different types of gifts that you can leave in a Will:

- A pecuniary legacy is a gift of a fixed amount, for example, a gift of £500, £1,000, £10,000, £100,000.
- A specific legacy is a gift of a specific item, usually personal possessions, property, land or the contents of a bank account.
- A residuary legacy is a gift of a share or all of the balance of your estate, once all payments (all liabilities, debts, expenses, tax liabilities and legacies), have been paid.
- A conditional legacy is a gift which will only take effect if a certain condition has been met at the time of your death, for example, *“in the event my wife fails to survive me I give to my daughter the sum of £100,000.”*
- A gift in Trust.

3. You may also want to consider whether a Letter of Wishes is necessary. A Letter of Wishes is not a legally binding document but it can be helpful for your executors to know your wishes on certain subjects to help them in their decision making surrounding your estate, for example, for wishes surrounding your funeral arrangements, and whether you would prefer charitable donations instead of flowers at your funeral.
4. In order for any Will to be valid it must be signed and witnessed in accordance with the legal formalities, if not, it will have no legal standing and will not be binding upon your death. In England, Wales and Northern Ireland a Will needs to be signed by the person writing it, or by someone on their behalf but in their presence and at their direction, in front of two witnesses who must both then sign in front of the person writing the Will, and each other. It is important to stress that a witness cannot be one of the beneficiaries or the spouse of one of the beneficiaries, otherwise it will invalidate the gift. It is important to note that the rules in Scotland with regards to the witnessing of Wills are different. Once your Will has been signed and witnessed correctly you need to make sure it is stored safely, for example, in safe custody at the solicitor's office or at your bank, ensuring you maintain a copy. It is also essential you let your executors know where to find your original Will when the time comes.

It is also essential that you keep the contents of your Will under review especially when certain changes occur in your life. Whilst by no means an exhaustive list the following are certain triggers which would be helpful points to review your Will and consider whether any changes need to be made:

- Marriage/remarriage – any previous Will will be revoked on the occasion of your marriage or remarriage. Wills can be made in contemplation of marriage.
- Divorce – once a divorce is finalised a Will naming a former spouse will be read as if that spouse had pre-deceased and the gift to them is void.
- Children – when you have children it is important to make provision for them in the event of your death and whilst they are still minors consider the appointment of guardians.
- Finances – if you come into a financial windfall. It may affect the way you want to leave your estate if you have more to leave and there may be greater implications in terms of taxation.
- Changes in the law to inheritance legislation.

Intestacy Rules

These are the legal rules, for England, Wales & Northern Ireland (please note the rules for Scotland will be different), in relation to what happens when someone dies without making a Will. These rules were amended on 1 October 2014.

If you die without a valid Will in place what happens to your estate will vary depending on the relatives you leave behind.

Spouse and children

The surviving spouse will receive the first £250,000 and the personal belongings, together with half of the balance over the first £250,000. The remaining half of the balance passes equally between the children.

Spouse no children

The estate passes absolutely to the surviving spouse.

No spouse but children

The estate passes absolutely, in equal shares to the children. If any of the children have pre-deceased their parent, leaving their own children, their share passes to their children, and if they do not have children their share will fall back into the estate to pass to their siblings.

No spouse, no children

Your estate passes down your bloodline, so if you have parents still alive it passes to them, if not to your siblings of the full blood, then siblings of half-blood, then to grandparents, uncles and aunts etc.

No spouse, children or blood relatives

Your estate passes absolutely to the crown/treasury.

Glossary

Some of these definitions will be different for Scottish estates.

Asset – items with a value owned by a person at the time of their death, and can include houses, cars, furniture or bank accounts and investments.

Beneficiary – a person or organisation who receives a gift under the terms of your Will or Codicil.

Bequest/legacy – a gift of money or property or an asset given under the terms of your Will.

Codicil – a document which is prepared after your Will, which makes amendment to your Will. It must be signed and witnessed in the same way your Will is.

Conditional Legacy – a gift which only takes effect if a condition is met on your death. For example, *“In the event my wife fails to survive me I leave to my daughter the sum of £100,000.”*

Estate – all the assets and liabilities you own/owe as at the date of your death.

Estate Accounts – a document which sets out all the assets, liabilities, expenses and taxes, together with all the transactions that have occurred during the administration of an estate at the conclusion of the administration.

Executor – the person(s) or organisation named in your Will to administer your estate, including collecting in your assets, paying your debts, expenses and tax liabilities and then distributing your estate in accordance with the terms set out in your Will. Your executor can be a friend, loved one, solicitor or Trust Corporation, or a combination. Up to four executors can act together and it is advisable to have at least two.

Guardians – a person with legal responsibility for another person’s personal and financial interests, common where there is a minor with no living or able parent.

Inheritance tax (“IHT”) – is tax paid on the value of any assets (including the half share of any joint assets, some lifetime gifts and particular trust funds) you leave, net of any liabilities. The first £325,000 of your net estate is not subject to IHT but the balance over is taxable at 40%. There are a number of exceptions and exemptions – please see the information sheet on IHT.

IHT400 - this is an HMRC form, called a return of estate information form. The executors of an estate have to complete and submit this form if the estate is in excess of the nil rate band (currently £325,000). The form is a detailed breakdown of all the assets and liabilities which comprise a person’s estate.

Intestate – when a person dies without a valid Will in place there are strict rules, known as the Intestacy Rules, which set out how a person's estate should be distributed - please see the information sheet on Intestacy Rules.

Liabilities – the debts a person owes as at the date of their death, including any outstanding utility accounts.

Life Interest Trust – a type of gift that can be left in a Will, giving named beneficiaries, the life tenant, (usually family members) the right to an interest in part (often a sum of money, or property or land) or the whole of your estate, for their lifetime, i.e. allowing them to use the asset or by receiving the benefit of the income. Other beneficiaries, often charities, receive the asset or cash after the life tenant has died.

Net estate - the total value of a person's estate as at the date of death, less all the liabilities and funeral expenses.

Nil-rate band – the portion of a deceased's person's estate where inheritance tax is not payable. The threshold is set by the government and currently stands at £325,000, i.e. any estate under the value of £325,000 is not liable to pay inheritance tax.

Pecuniary legacy – a gift of a fixed amount of money, e.g. £100, £1,000, £10,000.

Personal chattels – moveable personal possessions, including the contents of your house.

Personal Representatives – another term for an executor. It also includes the term administrator, which is similar to an executor where a person has died intestate, i.e. without a valid Will.

Grant of Probate – the authority provided by the Probate Registry (part of Her Majesty's Court and Tribunal Service) to administer a person's estate. The executor will produce to the Probate Registry the original Will (and Codicil), together with a sworn declaration of the executor (s), including details of the deceased and the size and nature of their estate and will be provided with a document called the Grant of Probate. This document gives the executor the authority to collect in the assets of the estate.

Probate value – the value of an asset as at the date a person dies.

Residuary legacy – a gift in your Will. It is the percentage of your estate left after all debts, expenses, taxes and legacies have been settled.

Sales particulars – the marketing details for the sale of a property, produced by Estate Agents.

Schedule of Assets and Liabilities – a document that lists all the assets and liabilities which comprise a person's estate.

Specific legacy – a gift of a specific item to a person in a Will, for example, a gift of a house or a car.

Testator(male)/testatrix(female) – a person who makes a Will.

Trust – an arrangement whereby a person (a trustee) holds property for the good of one or more beneficiaries.

Trustee – the Trustees are the people specified in your Will to manage any property you have left on Trust, in accordance with the terms of the Trust, for the beneficiaries of the Trust.

Will – A legal documents which sets out a person's last wishes with regards to their belongings and personal possessions and how they wish for them to be distributed upon their death.

A GUIDE FOR EXECUTORS

We know that the role of an executor can be a hard one, especially if it is not something you have done before and if the estate in question is that of a loved one. We have put together some important points to assist in trying to make the process as easy as possible for you.

1. As an executor you are legally obliged to maximise the value of the estate.
2. At the outset you need to let the beneficiaries know that they have been left a gift under the terms of the Will and provide them with a copy of the Will (and Codicil). Early notification of any gift to Church Army allows us to take the deceased's name off our mailing list but also gives us the opportunity to say the appropriate thank yous.
3. You will also need to contact the institutions and organisations that hold the deceased's assets and liabilities, to obtain details, including valuations. If there is property it will also be necessary to obtain a valuation of the property.
4. Once you have gathered all the information in relation to the size and nature of the estate you will need to put together a schedule of assets and liabilities, to send to all the beneficiaries. This schedule lists all the deceased person's assets and liabilities with details of their value as at the date of death.
5. An application for a Grant of Probate then needs to be made to the Probate Registry, together with the payment of any inheritance tax due – you can do this personally and the Probate Registry will be able to provide you with guidance or alternatively you can instruct solicitors to assist you with either the entirety of the estate administration or alternatively to extract the Grant of Probate on your behalf.
6. Once the Grant of Probate has been obtained you will be in a position to collect all the assets in registering the Grant with the various asset holders. A sale of a property, in the deceased's name, can also complete once the Grant has been obtained. Prior to distribution of the estate funds they should be held by the executors in an interest-bearing account. If appropriate interim distributions can be made to the beneficiaries during the course of the estate administration.
7. It is also your job as executor to finalise the deceased's tax affairs, including income tax and capital gains tax. Specialist tax advice can be sought if necessary.

8. Depending on how complicated the estate administration is and how long it is going to take it will be necessary to provide the beneficiaries with updates. It is standard practice to seek the beneficiaries' consent in respect of the marketing and offers made during the course of a sale of a property and in relation to the sale of investments. If property or land has been left to Church Army under the terms of a Will you are administering we will need to see at least two valuations from independent estate agents or surveyors.
9. Once all the assets have been collected in and the liabilities/expenses/taxes paid the gifts detailed under the terms of the Will can be paid out. In relation to any gift made to Church Army we accept cheque payments made payable to "Church Army" and those cheques should be sent to:

Church Army
Wilson Carlile Centre
50 Cavendish Street
Sheffield
S3 7RZ

Alternatively they can be paid directly into our bank account (sort code: 20-49-81, account no: 80255491), quoting the appropriate reference.

10. At the conclusion of the estate administration executors are legally obliged to produce final estate accounts to send to each of the beneficiaries. These estate accounts need to include the following:
 - The assets and liabilities as at the date of death.
 - An expenditure account to include payment of any inheritance tax, administration expenses and pecuniary legacies.
 - An income account providing details of any interest, dividends, rents etc. received into the estate during the course of the administration.
 - A distribution account to show how the estate has been distributed to the various beneficiaries.

It may also be necessary to provide to the beneficiaries documentary evidence including the completion statement upon the sale of any property, confirmation of investments sold, final bank statements and other relevant receipts. It is therefore essential that clear and detailed records are kept throughout the course of the estate administration.

The estate accounts should be approved and agreed by the beneficiaries prior to the estate being distributed.

11. In relation to an executor's fees, for the work they carry out in administering an estate, unless a Will includes a clause specifically allowing them to charge

for their time, non-professional executors are not allowed to charge. They are however entitled to claim for any out of pocket expenses they incur, including travel expenses, postage etc. Full receipts should be kept for these items to enable them to be claimed from the estate.

A GUIDE TO INHERITANCE TAX

Inheritance tax ("IHT") is paid on the value of any assets (including some lifetime gifts and Trust funds) you leave upon your death.

Your estate only has to pay IHT if it is over a certain value, with the threshold (what is known as the nil rate band) being set by the government. The current nil rate band is £325,000. IHT is payable at 40% on the balance over the nil rate band, so if you leave an estate of £500,000 your estate will pay IHT at 40% of the balance over £325,000, so 40% on £175,000, which equates to £70,000.

If your estate (including lifetime gifts made within 7 years of your death and Trust funds) is less than £325,000 there will be no IHT to pay.

Certain gifts, made under the terms of the Will, are exempt from IHT, including gifts to a spouse (if they are domiciled in the UK for tax purposes) or to a charity, which allows you to minimise your IHT liability.

Recent changes to IHT legislation means that where the first spouse or civil partner has died without using all their IHT allowance (i.e. the £325,000 or whatever the nil rate band was at the time of their death) then their unused allowance can now be used on the death of the surviving spouse or civil partner, to increase the amount of the estate which can pass free of IHT to family and friends. So the maximum amount of nil rate band that can be claimed when the last death in a married couple/civil partnership occurs is £650,000.

The 2015 Budget introduced further changes to inheritance tax legislation, which will come into force in April 2017.

From April 2017 the inheritance tax threshold will include a family home allowance, which will allow individuals and married couples to pass on their main home to direct descendants, so to their children (including step children, adopted children and foster children) and grandchildren, with a small tax liability. For further information about the changes we advise you to seek independent legal advice.

In April 2012 the Government introduced Legacy 10 which saw a change in terms of IHT legislation and gifts made to charity. Any person who died after 6 April 2012 and left 10% or more of their net estate to charity will have a reduction of 4% on the rate of IHT payable to 36%, which means that other beneficiaries will be less affected by any charitable gift than they would have been without this reduced rate of IHT, and in some cases may receive more than if no gift to charity had been made. This is something we suggest you seek independent legal advice in relation to.

These savings can also be achieved by way of a Deed of Variation to insert a gift to charity into a Will after the person has died.

If you intend to leave your residuary estate between charitable and non-charitable beneficiaries it is important to consider, with your solicitor, which shares should bear the IHT, before the estate is distributed. It is standard practice for the parts of the residue which are not exempt from paying IHT, i.e. the parts passing to non-exempt beneficiaries, to bear the IHT and for the exempt parts to be separated out to ensure the charity concession is applied correctly. Again it is important to stress that it is

Gifts can be made from capital and savings to minimise the IHT liability upon your death, on the basis you survive 7 years after making the gift, and after seven years those gifts are not included within your estate for IHT purposes. The giver cannot receive any benefit from the gift after it has been made.

The first £3,000 you give in any tax year is excluded from your estate for IHT purposes. Any amount of that £3,000 unused can be carried forward to the next tax year but can only be carried forward once.

Gifts of up to £250 can be made to any one recipient each tax year, e.g. if you have 10 grandchildren you can give them £250 each each year. Giving you an exemption of £2,500.

Gifts in consideration of marriage may also be exempt. Each parent can gift £5,000, grandparents can gift £2,500 and anyone else £1,000. Such gifts must be conditional upon the marriage or civil partnership taking place.

Changes in IHT legislation may have a big impact on the manner in which your estate is distributed and who receives what and it is therefore essential that you keep your Will under review.

Further information on the subject of IHT can be found on the HMRC's website which can be found at www.gov.uk/inheritance-tax

Guide to Capital Gains Tax

Capital Gains Tax (“CGT”) arises when an asset, for example, shares or property, increases in value from the date of death, i.e. the probate valuation, to the date of sale. The executor will have an annual allowance but if the amount of the gain exceeds that allowance, CGT will be payable. CGT is charged at 18%.

Charities are exempt from paying CGT and so the estate can potentially avoid a CGT liability if there are charitable beneficiaries, by passing the beneficial ownership of the assets to the charities, prior to any sale taking place – this is known as appropriation. The agreement to the appropriation is set out in a document called a Memorandum of Appropriation, which must be agreed by all the executors and beneficiaries prior to the asset being sold. It may also be necessary to obtain a Section 119 report if the tax is in relation to a property.

Specialist advice in relation to CGT must be obtained if appropriate.

RECOMMENDED WORDING

If you do decide you want to include Church Army in your Will, firstly, THANK YOU, we are very grateful. Any gift to Church Army will need to include our full name and address (Wilson Carlile Centre, 50 Cavendish Street, Sheffield, S3 7RZ) together with our charity number 226226 (England & Wales), SC040457 (Scotland).

If you do visit a solicitor to give instructions to them for the preparation of your Will they will deal with the wording of your Will but we have included below some standard wording, to give you an idea of what your Will will look like.

1. A specific legacy

"I give to Church Army (registered charity nos: 226226 and SC040457) of Wilson Carlile Centre, 50 Cavendish Street, Sheffield, S3 7RZ, absolutely, my"(name and description of the specific item in question, e.g. my Ford Fiesta and the registration number or my pearl necklace or the contents of my Natwest account, providing the account number), for its general charitable purposes and I direct that the receipt of the Treasurer or other duly authorised officer shall be a sufficient discharge to my executors."

2. A pecuniary legacy

"I give the sum of (in words) pounds (£..... in figures) to Church Army (registered charity nos: 226226 and SC040457) of Wilson Carlile Centre, 50 Cavendish Street, Sheffield, S3 7RZ, absolutely, for its general charitable purposes, and the receipt of the Treasurer or other duly authorised officer shall be a sufficient discharge to my executors."

3. A gift from the residuary estate

"I give, free of inheritance tax, all or [INSERT IN WORDS AND FIGURES A PERCENTAGE] % of the residue of my real and personal estate to Church Army (registered charity nos: 226226 and SC040457) of Wilson Carlile Centre, 50 Cavendish Street, Sheffield, S3 7RZ, absolutely, for its general charitable purposes, and the receipt of the Treasurer or other duly authorised officer shall be a sufficient discharge to my executors."

CODICIL

It may be that you already have a valid Will in place but that you wish to make some minor amendments to it, for example, a gift to Church Army, but do not want to go the expense of having a new Will drawn up. In these circumstances you can instead draw up a legal document called a Codicil, using the wording set out below. A Codicil is really only appropriate for relatively small amendments and so if you have larger amendments or a number of small amendments it may be more sensible to consider preparing a new Will.

A Codicil has to be signed and witnessed in the same way as a Will, to ensure it is valid. It must be signed in front of two witnesses who must both then sign in front of you and each other (although the rules for witnessing Wills & Codicils in Scotland are different). It is important to stress that a witness cannot be one of the beneficiaries named in your Will or married to one of the beneficiaries, otherwise it will invalidate the gift.

SPECIFIC AMOUNT

*"I, **INSERT FULL NAME**, of **INSERT FULL ADDRESS**, declare this to be a (1st, 2nd, 3rd etc.) Codicil, to my Will dated, **INSERT DATE OF WILL**, and to my Codicil(s), dated, **INSERT DATES OF PREVIOUS CODICILS**) (together "my Will").*

- 1. I give, free of inheritance, the sum of (**INSERT AMOUNT IN BOTH WORD AND FIGURES**) to Church Army (charity nos: 226226 and SC040457) of Wilson Carlile Centre, 50 Cavendish Centre, Sheffield, S3 7RZ, absolutely.*

- 2. My executors may pay or transfer any assets due to a charity to the person who purports to be the treasurer or other appropriate officer of such charity, and the receipt of such person shall be full discharge to my executors.*

- 3. If at the date of my death any charity named as a beneficiary in my Will is no longer in existence or is subject to a winding-up order, my executors shall pay the legacy to such other charitable body or bodies having the same or similar objects as my executors shall select.*

- 4. In all other respects I confirm my Will.*

SIGNED by the said testator)

in our presence & then by us in his/hers)

Witness sign.....

Print name.....

Address.....

.....

.....

Occupation.....

Witness sign.....

Print name.....

Address.....

.....

.....

Occupation.....”

RESIDUARY GIFT

“I, **INSERT FULL NAME**, of **INSERT FULL ADDRESS**, declare this to be a (1st, 2nd, 3rd etc.) Codicil, to my Will dated, **INSERT DATE OF WILL**, and to my Codicil(s), dated, **INSERT DATES OF PREVIOUS CODICILS**) (together “my Will”).

1. I leave, free of inheritance tax, the residue of my estate as to (**INSERT % IN WORDS AND FIGURES**) to Church Army (charity nos: 226226 and SC040457) of Wilson Carlile Centre, 50 Cavendish Centre, Sheffield, S3 7RZ, absolutely, free of inheritance tax, for its general charitable purposes.
2. My executors may pay or transfer any assets due to a charity to the person who purports to be the treasurer or other appropriate officer of such charity, and the receipt of such person shall be full discharge to my executors.
3. If at the date of my death any charity named as a beneficiary in my Will is no longer in existence or is subject to a winding-up order, my executors shall pay the legacy to such other charitable body or bodies having the same or similar objects as my executors shall select.
4. In all other respects I confirm my Will.

SIGNED by the said testator)

in our presence & then by us in his/hers)

Witness sign.....

Print name.....

Address.....

.....

.....

Occupation.....

Witness sign.....

Print name.....

Address.....

.....

.....

Occupation.....”

WILL PLANNER

ASSETS

List each of your assets, and their approximate valuations – it is not essential to provide detailed valuations but it is helpful for the solicitor if you have a rough idea of what you own and what everything is worth.

ITEM	VALUE
Your main residence Address:	
Any other properties/land Address(es):	
Bank Accounts:	
Investments:	
Stocks & shares:	

Life insurance (including death in service benefits):	
Pensions:	
Monies owed to you:	
Business assets:	
Cars, other vehicles:	
Personal chattels including furniture & jewellery:	

Other assets:	
TOTAL – A	

LIABILITIES

Now you will need to set out your liabilities, i.e. any debts you have, again together with their approximate value:

ITEM	VALUE
Mortgage(s):	
Other loans:	
Overdraft(s):	
Credit card balances:	

Hire purchase arrangements:	
Other amounts:	
TOTAL – B	

NET ESTATE

Your net estate is the total value of your assets (Total A) less your liabilities (Total B)

TOTAL A	
TOTAL B	
NEW VALUE OF ESTATE	

JOINT ASSETS

When preparing your Will and considering who to leave your estate to, together with any tax implications, it is important to consider any assets you own jointly with another person and their values:

ITEM	VALUE
Assets owned jointly with another person:	
TOTAL	

EXECUTORS

Any Will needs to name an executor(s). These are the people who will ensure your wishes are carried out following your death and who will take the appropriate steps to administer your estate. You can have up to 4 executors but we recommend you have at least 2. Your executor(s) should be someone you trust and can be a family member, close friend, a solicitor or a Trust Corporation. Please be aware solicitors and Trust Corporations will charge for their services and it is important to check that you are happy with their fee levels prior to naming them. It is important to discuss with those you want to appoint as executor(s) whether they would be willing to act in this role.

NAME	ADDRESS

GUARDIANS

If you have minor children at the time of your Will it is important to consider who you would want to appoint as their legal guardians, in the event neither parent is around to take care of them. It is important to discuss with those you want to appoint as guardian(s) whether they would be willing to act in this role.

NAME	ADDRESS

WHO DO YOU WANT TO MAKE A GIFT TO IN YOUR WILL?

Now you have established what you have to leave you need to decide who you want to leave it to. You can give a specific item or amount or chose to leave certain people a certain share of everything you own. By setting out your thoughts on this form you are not making a final decision but it can be a guide for you to use as you chat through your Will with your solicitor.

NAME	ADDRESS	GIFT
		% share: Amount: Specific Item:

		% share: Amount: Specific Item:
		% share: Amount: Specific Item:
Church Army Registered charity in England & Wales (charity no: 226226) & Scotland (SC040457)	Wilson Carlile Centre 50 Cavendish Street Sheffield S3 7RZ	% share: Amount: Specific Item: