Six big reasons to make or update your Will
If you don’t have a valid Will you could leave loved ones in uncertain or complicated circumstances and the administering of your affairs out of their hands. Having a valid Will that reflects your current situation gives peace of mind to you and those close to you.

61% of adults in the UK do not have a valid Will*, leaving their estate and their loved ones at risk. There are several key factors why people do not have a valid Will:

- not knowing the key life stages when to make or update a Will
- believing that having a Will written professionally is expensive
- thinking the process is always long and complicated
- putting off a difficult decision
- thinking they have nothing of worth so don’t need a Will.

Over the following pages we highlight six big reasons why you need to make or update your Will. We also explain what may happen should you not have a valid Will, and how we can help you to plan for the future.

* Solicitors for the Elderly report published October 2015
Life threatening health changes may be sudden and having contingencies in your Will can provide peace of mind. A Will can offer protection for your loved ones, but it is important to address this while you are able to. You can make the process after your death easier, money for funeral costs can be released straight away, and you can state your funeral wishes, such as burial or cremation, location and specific music or readings, etc.

“Including a property trust in your Will you can protect half the value of a jointly owned house from being used to pay for your surviving partner’s care if they need to apply for this after your death.”

Iain Cameron, Solicitor, Star Legal Solicitors

Inheriting money, property or assets of worth may warrant a review of your Will. You may wish to alter what your beneficiaries receive, add new beneficiaries, or even include a favourite charity.

Without these changes to your Will beneficiaries may not receive what you intend, or you could miss the opportunity to make a big difference to a cause or causes that are special to you.

“If you inherit money or property it is usually sensible to review your Will. Without making changes you could miss the opportunity to make a big difference to a cause that holds significance to you. Updating your Will also ensures that your loved ones do not pay unnecessary tax.”

Greg Woods, Partner, SMR Solicitors
Your legal status changes upon marriage or civil partnership and any former Will could become invalid. If you divorce it's vital you change your Will, especially when children are involved. If you remarry, consider the use of trusts in your Will to support your new spouse and any children from your current and previous marriages.

“An area of concern is the amount of unmarried couples who don’t make Wills. Many people believe that just by living together for a long time they become ‘common law’ husband or wife and acquire automatic rights as a result. This isn’t true.”

Chris Hutchinson, Senior Solicitor, James Legal Solicitors

Births, deaths, marriage, divorce, step children or other changes in the wider family may mean you need to reconsider how and to whom you allocate your assets in your Will. Relatives may have divorced or had other financial upheaval which may affect how you want your estate to be passed down. If one of your beneficiaries should die before you then you must also review your Will.

“Although you may not need to review your Will as your own circumstances may not have changed, you need to think about your beneficiaries’ circumstances too. For example, leaving assets in trust for a beneficiary who is divorcing is better than leaving a direct gift.”

Stephen Duffy, Head of Private Client Dept, Buckles Solicitors LLP
Do you know who your home would be left to if you died without a Will? If you are single, in most cases it will go to your parents, but you can nominate other loved ones or causes you care about too. If you live with your partner but you’re not married, having a Will ensures certain rights if you die, such as full ownership of property and possessions.

“More often than not, your home is your most valuable asset. With a Will, you can be sure that it is passed to the beneficiaries you wish it to go to or allow its continued occupation by your partner or co-owner.”

Christine Shute, Solicitor, Boyce Hatton LLP

If you have children you will probably have two main concerns about what happens if you should die: who will look after them and what assets will be available to provide for their welfare? A Will enables you to address these points. You can appoint guardians for your children and allocate money and other assets by way of a trust for the benefit of your children.

“Having children changes your life in so many interesting and wonderful ways. A Will ensures that your wishes as to how your children are cared for in the event of your death are made clear from the outset.”

Rita Ella, Solicitor, Terry Jones Solicitors
Why do I need to use a solicitor?
There isn’t a legal requirement to use a solicitor, but problems that arise over unclear or poorly drafted Wills can be complicated and costly. Using a qualified solicitor brings peace of mind and reduces the risk of disputes arising. Will to Remember offers a list of local solicitors who you can trust to be considerate and understanding.

What happens if I don’t have a Will?
Dying intestate (without having a valid Will) can cause complex issues, and there is a chance that those you intend to look after may not be provided for. What happens depends on which part of the United Kingdom you live in, the size of your estate, and what living relatives you have. Having a valid and up-to-date Will means your estate can be distributed as you intend, and can avoid additional upset for your loved ones. Find out more at www.gov.uk/inherits-someone-dies-without-will

How much does it cost?
A Will written by a solicitor could cost as little as £100 and will increase in cost depending on your requirements. Your solicitor will provide a quote prior to taking any instructions from you. By signing up to Will to Remember you can save up to £150, and a trusted member of our solicitor network will be able to help you.

What else do I need to know?
By signing up to Will to Remember you will also receive a free Will Guide, giving information and guidance about what you need to consider when making your Will, an executors guide, and a glossary to help understand legal and technical terms including inheritance tax, Power of Attorney and types of gifts you can give. By using our guide you can be sure you are prepared when you speak to your chosen solicitor.
Will to Remember helps remove some of the obstacles that deter people from making a Will, and provides support and confidence when planning for the future. Will to Remember aims to ensure everyone has the opportunity to seek advice and guidance from a solicitor they can trust.

Writing or changing your Will need not be difficult with the right legal advice. Thanks to our Will to Remember scheme you can:

- Choose a local solicitor from our approved network, so you can be sure they will be considerate and understanding to your personal situation and requirements.

- Receive up to £150 off the cost of making your Will. The solicitor you choose bears the cost of the discount, with no charge to Alzheimer’s Society.

- Receive Alzheimer’s Society’s free Will Guide, which will help you decide how to plan your new Will.

By signing up to Will to Remember you can be sure you are receiving appropriate legal advice from a member of our network of solicitors at a discounted cost, so that in the event of your death your wishes will be understood and carried out in accordance with your wishes.
Signing up for Will to Remember is easy

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Alzheimer’s Society is the UK’s leading dementia charity. We provide information and support, improve care, fund research, and create lasting change for people affected by dementia.


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