Here are some of the things to consider when preparing your Will.

Help write an end to cancer for future generations

So many of us know what cancer means, because we have been through it – either ourselves or with someone we love. But the good news is our understanding of cancer is improving all the time.

Each day, more than 450 people can now expect to reach their 10-year milestone of surviving cancer. Legacy gifts make up over a third of our funding and have enabled so much of the progress that has been made. Future legacy gifts are vital to continuing our research, they will help achieve breakthroughs beyond today’s knowledge and will continue to save lives for generations to come.

A gift in your Will to Cancer Research UK can help write an end to cancer.

Why do I need a Will?

A Will is one of the most important documents you’ll ever write. With a Will in place, you decide what happens to your money and possessions, while protecting those you care about most. If you die without a valid Will, your estate is said to be ‘intestate’. This can happen if...

• you don’t have a Will
• you’ve cancelled your Will
• your Will is invalid – for example if it’s not correctly signed or witnessed.

Having a professionally written, up-to-date Will is the only way to make sure the people and causes you love are looked after.

I already have a Will. Do I need to update it?

It is a good idea to review your Will to make sure it still reflects your wishes, especially if your personal circumstances have changed. Changes that affect your Will could include...

• marriage, divorce or separation
• a new arrival or death in your family
• moving home or moving abroad
• a change in your financial circumstances.

Let’s beat cancer sooner  
cruk.org/legacies
Who should write my Will?

When it comes to writing your Will, we always recommend consulting a professional. Here are some options:

1. Using a solicitor

The cost of using a solicitor varies depending on how complicated your Will is and where you live. The solicitor should make the costs clear from the start. The Law Society can help you find a solicitor in your area. For England and Wales you can call them on 020 7242 1222 or visit www.lawsociety.org.uk. The contact details for the Law Society of Northern Ireland are 028 9023 1614 or www.lawsoc-ni.org. All calls from UK landlines are charged at national call rates.

2. Free Will Service

If you are over 55 you can use the Cancer Research UK Free Will Service to make or update a simple Will with the help of one of our partner solicitors, free of charge. Please visit cruk.org/fws or call 0300 123 7733 open Monday to Friday, 8am to 6pm for more information and a list of participating solicitors in your area.

3. Using a Will-writer

Professional will-writers are currently less regulated than solicitors, so if you want to use one, check that they belong to a professional body such as the Institute of Professional Willwriters. For more information or to find a member will-writer in your area please visit www.ipw.org.uk or call 0345 257 2570 (not available in Northern Ireland).

4. Using a DIY Will kit

This may seem like a cost-effective option, but it’s very easy to make technical mistakes which could invalidate your Will or lead to costly and upsetting disputes in the future. If using this option, then make sure you have a solicitor check it through.

How do I choose my executors?

Executors are the people officially appointed by you to make sure the wishes expressed in your Will are followed. It’s best to name at least two people to do this job in case one is unable to act for you. You can choose friends, family members or a solicitor. Naming someone as an executor doesn’t stop them benefitting in your Will. For further information about choosing an executor, call our Legacy Team on 0300 123 1862 open Monday to Friday, 8am – 6pm.

I don’t think I have anything to leave. How do I work out my assets?

This is a common misconception, but if you think about everything you own you may have more than you thought. In legal terms, these belongings are known as your assets, and taken together, they form your estate. To get a realistic idea of your assets, remember to take away any debts or credit cards you have, as these will be deducted from your estate before the gifts in your Will are distributed. You can use our handy Will planner on page 5 to work out the value of your estate.
Plan who to include in your Will

Your Will is important, so take your time and think about who you would like to include: your family, friends, charities and causes.

The gifts generously left to us in Wills fund over a third of our pioneering research. Thanks to our supporters, over half a million lives have been saved in the UK since the 1980s. We know that you will consider family and friends first, but by including a gift to Cancer Research UK too, you can help write an end to cancer.

Where can I store my Will?

Your solicitor or will-writer may offer to keep your original Will safe as part of their service. Make sure you keep a copy in a safe place too, along with the information your executors will need about your property, your accounts and any investments and insurance policies you might have.

What about Inheritance Tax?

Your beneficiaries will only have to pay Inheritance Tax if your estate is over a certain value. Under current law if they do have to pay it, 40% will be deducted from the portion of your estate that’s over the threshold. The threshold can change, so keep up-to-date with the current rules so your loved ones don’t pay more Inheritance Tax than they need to. You can make gifts in the terms of your Will which may help to minimise your estate’s Inheritance Tax liability. These include gifts between spouses and gifts to charities.In April 2012, the government introduced a change to Inheritance Tax legislation meaning in some situations, anyone leaving 10% or more of their taxable estate to charity may qualify for a reduced rate of Inheritance Tax.

You can find more information on Inheritance Tax on the HMRC website: www.hmrc.gov.uk/inheritancetax

If you have any questions or would like any advice about inheritance tax, please talk to your solicitor.

How would we use your gift?

There are more than 200 types of cancer, and we are the only charity tackling all of them – including the one that matters most to you. 80p of every £1 donated will be spent on preventing, controlling and curing all cancers. The rest we will use to raise funds for the future.

We don’t receive government funding for our research, so every step we make towards beating cancer relies on our generous supporters. Gifts in Wills are vital to our life-saving research, helping to bring forward the day when all cancers are cured.

Research never stops, 24 hours a day, 365 days a year, our high tech labs and the smartest minds keep going, working hard to find the discoveries that will help beat cancer.

Last year we spent £341 million on research in institutes, universities, and hospitals across the UK, including funding over 4,000 scientists, doctors and nurses.

When you write a gift to Cancer Research UK into your Will, you are helping write an end to cancer.
What kind of gifts can I give?

You can make several kinds of gifts in your Will:

- **A share of your estate.** After you’ve provided for your family and friends, you can leave a share, or the remainder, of your estate to us. This is called a ‘residuary gift’. This is less likely to be affected by inflation so is the most valuable way to give to us through your Will.

- **Cash gift.** This is when you leave an exact sum of money to us. It’s known as a ‘pecuniary gift’.

- **A specific gift.** Over the years we’ve received everything from a stream to antique jewellery.

- **A gift in trust.** You can leave a gift for someone to use over a period of time. When the time has ended, the gift can be passed on to other recipients, such as a charity. This is also known as a ‘life interest’.

- **A conditional gift.** This is a gift that’s made only if another event happens first. For example, your Will could state that a gift only applies if all other beneficiaries named in your Will die before you do.

Recommended wording if you want to leave a gift in your Will to Cancer Research UK

If you do decide to leave a gift to us, it’s essential to include our full name, Cancer Research UK, to make sure that your gift reaches us.

Here is some suggested wording for the different types of legacy gift you might want to consider.

1. **Residuary gift (a share of your estate)**

   I give [...]% of the residue of my real and personal estate to Cancer Research UK (Registered Charity Nos. 1089464, SC041666 and 1103) of Angel Building, 407 St John Street, London EC1V 4AD and the receipt of the Honorary Treasurer or the proper officer for the time being of Cancer Research UK shall be a complete discharge to my executors.

2. **Pecuniary gift (a set sum)**

   I give the sum of [...] pounds (£... in figures) to Cancer Research UK (Registered Charity Nos. 1089464, SC041666 and 1103) of Angel Building, 407 St John Street, London EC1V 4AD and the receipt of the Honorary Treasurer or other proper officer for the time being of Cancer Research UK shall be a complete discharge to my executors.

3. **Specific legacy gift (a named item)**

   I give to Cancer Research UK (Registered Charity Nos. 1089464, SC041666 and 1103) of Angel Building, 407 St John Street, London EC1V 4AD absolutely, my [...] name and description of item.

4. **Other gifts**

   We recommend asking a solicitor about gifts in trusts, life interests and conditional gifts. It is important to word these gifts carefully to make sure your wishes are reflected and your loved ones are taken care of as you intend.

Thank you for considering a gift in your Will to Cancer Research UK.
Will planner
Information to consider when you are thinking about writing your Will.

Name: 
Address: 

Legal guardian(s) full names and addresses:

Your partner's name and address:

Executors' full names and addresses:

Children's full names and addresses:

Funeral instructions:

Other:

ASSETS
Home and any other property: £
Car: £
Furniture: £
Household effects (e.g. antiques): £
Items of particular value (e.g. jewellery): £

FINANCIAL
Savings in banks and building societies: £
Shares/investments/Premium Bonds etc.: £
Insurance policies: £
Pensions: £
Other: £
Less mortgage/loans/credit cards etc.: £

TOTAL ASSETS £
Glossary – useful terms for writing your Will

Cancer Research UK
1. We’re the world’s leading cancer charity dedicated to saving lives through research
2. We are the only charity fighting over 200 cancers, including the one that matters most to you
3. We fund life-saving research to bring forward the day when all cancers are cured
4. Our ground-breaking work preventing, controlling and curing cancer has seen survival in the UK double in the last 40 years
5. Our scientists and doctors have contributed to most of the world’s top cancer drugs and we have pioneered the use of radiotherapy to treat cancer

Conditional cash gift
1. Type of gift you can leave in your Will. For example money to a young person when they reach a certain age, or to a charity if your other beneficiaries die before you do

Die intestate
1. Dying without having a valid Will
2. Your wishes may be ignored
3. The Government may take charge of your estate

Executor
1. The person named in a Will who administers the estate of the person who has died
2. Professional executors: a. solicitors b. banks/trust corporations c. will-writers
3. Lay executors: a. friends b. family

Free Will Service
1. A free and convenient way to write or update a simple Will and support Cancer Research UK
2. The service is provided by Cancer Research UK and partner solicitors across the UK
3. You must be over 55 to use the Free Will Service
4. Service is available online and offline

Inheritance Tax
1. Currently paid to the Government at a rate of 40% on any part of your estate over £325,000 for a single nil rate band and up to £650,000 for estates with the benefit of a transferable nil rate band (as at time of writing)
2. Most gifts left to us are exempt from this tax because we’re a charity
3. Recent changes to the law could mean that giving to charity benefits an estate as a whole

Legal Guardian(s)
1. Individual(s) with legal responsibility for another person’s personal and financial interests

Pecuniary gift
1. A cash gift left in your Will
2. This is a gift of a specific amount of money. Remember, the value may change significantly over time because of inflation

Probate process
1. An official process to prove if a Will is authentic and valid
2. Gives the executor the legal right to distribute the Will according to the deceased’s wishes

Residuary gift
1. Type of gift left in your Will
2. Is a percentage of your estate after all debts and taxes have been paid and includes property, investment and cash
3. Less likely to be affected by inflation so is the most valuable way to provide for your family, friends and causes you care about

Specific gift
1. Type of gift left in your Will
2. A specific gift is a particular item or sum of money that you wish to leave to someone in your Will. It can be anything from jewellery to a car

Trust fund
1. Type of gift left in your Will
2. A gift to people or causes released at a specific date

Will
1. A legal document that contains a person’s final wishes
2. Outlines what to do with the possessions of a deceased person, whether they are being left to family and friends or donated to a charity
3. Also known as testament

We’re here to help
Any questions about writing or updating your Will, or leaving a gift in your Will to Cancer Research UK?
You can find contact details for your Regional Legacy Team on our website or call us free on 0300 123 1862 (Monday to Friday, 8am – 6pm).

Please consider a gift in your Will and help write an end to cancer

cruk.org/legacies