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.
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 of Scotland can help you find a solicitor in your area. You can call them on 0131 226 7411 or visit www.lawscot.org.uk. 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.

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. 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 invested over £22 million in Glasgow on some of the UK’s best scientific and clinical research, supporting the work of outstanding scientists, doctors and nurses in the area.

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.

Under Scottish Law your spouse and children have certain automatic inheritance rights, known as legal rights.

For more information talk to your solicitor, or visit www.scotland.gov.uk and search for ‘legal rights’.

**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 [...] in words] 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: ..............................................

Your partner’s name and address: ..............................................

Children’s full names and addresses:

Legal guardian(s) full names and addresses: ..............................................

Executors’ full names and addresses: ..............................................

Funeral instructions:

Care of your pets:

Other:

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<th>ASSETS</th>
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<td>Car</td>
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<tr>
<td>Furniture:</td>
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<tr>
<td>Household effects (e.g. antiques):</td>
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<tr>
<td>Items of particular value (e.g. jewellery):</td>
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<table>
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<th>FINANCIAL</th>
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<td>Shares/investments/Premium Bonds etc:</td>
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<tr>
<td>Insurance policies:</td>
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<tr>
<td>Pensions:</td>
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<tr>
<td>Other:</td>
<td></td>
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<tr>
<td>Less mortgage/loans/credit cards etc:</td>
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TOTAL ASSETS: £ ____________________
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 Local Legacy Team on our website or call us free on 0300 123 1862 (Monday to Friday, 8am – 6pm).

cruk.org/legacies