Refuge

For women and children.
Against domestic violence.

A guide to planning your Will

Having an up to date Will is the best way to make sure those closest to you are looked after when you are no longer around. This can include friends, family, or even a charity like Refuge.

Refuge is committed to a world where domestic abuse and violence against women and girls is not tolerated, and where women and children can live safely

In 1971, we opened the world's first safe house for women and their children affected by domestic abuse. Today, Refuge is the largest specialist domestic abuse organisation in the UK, running 65 refuges where women can overcome the impacts of abuse and rebuild their lives lives – free from fear.

These refuges – and our 24/7 National Domestic Abuse Helpline – are desperately needed. Every 120 seconds, someone turns to Refuge for support and we're determined to be there for every woman who needs us. To do that, we rely on the kindness of people like you.

Will Planner

We know that writing your Will can be daunting. That's why we have put together this guide, to ensure you go into your meeting with your solicitor or Will advisor as prepared as possible.

Remember, you can write your Will for Free with Octopus Legacy. **Click here to start**. **Please note that this is a planner and is not your Will.** And we know that not everything will be relevant to everyone, but you can just fill in what is applicable to you.

Contact Details

Full Name:

Telephone Number:

Address:

Partner's Name:

Partner's Telephone Number:

Partner's Address (if different):

Children's full names:

Children's Addresses (if different):

Guardian's full name and address (if you are appointing a guardian to your children):

Executors details:

(An executor is someone you assign to carry out the instructions in your Will. This can be a family member, a friend, or a professional like a solicitor. Refuge cannot act as an executor).

Work out how much your estate is worth

In the section below you can use the table to below to list your everything you own, and their approximate value (assets) and everything you owe (liabilities).

You can add up your assets and subtract your liabilities to get an idea of what your estate is worth.

Assets

Any property:	£
Cars and other vehicles:	£
Items of particular value (jewelry, art, etc.:	£
Saving in banks and building societies:	£
Investments, shares, national savings, premium bonds:	£
Insurance policies:	£
Pensions:	£
Total assets:	£

Liabilities

Loans and overdrafts:	£
Credit cards:	£
Mortgage:	£
Debts:	£
Total liabilities:	£

Total assets:	£
– Total liabilities:	£
= Value of your estate:	£

Who you want to benefit from your Will

In this section, you can make a list of who you want to benefit from your Will.

Having an up to date Will is the best way to ensure that your savings and possessions will go where you want them to. Many people also choose to leave a gift in their Will to charities close to their heart.

If you leave 10% or more of your estate to charity in your Will, the rate of inheritance tax on the rest of your estate can be reduced from 40% to 36%.

For most estates that have to pay inheritance tax, this means that more than three-quarters of your charitable gift could be paid for through the tax saving, rather than coming out of what your family inherits.

You can leave a gift to charity in your Will in several ways: as a percentage of your estate, as a fixed amount of money, or as a specific item.

Also keep in mind what you would like to happen to any gifts left to someone who might die before you.

Name and Address	% Share	Amount	Specific items
Refuge, Fora Tintagel House (TH) 92 Albert Embankment London			

A gift in your Will to Refuge would make a huge difference to the women and children we support. If you would like to leave a gift, these are the details you will need: Refuge, Tintagel House, Albert Embankment, London SE1 7TY. Registered Charity Number: 277424

Funeral Instructions

If you want to, you can leave instructions for your funeral and memorial service in your Will. This can include whether you want to be buried or cremated, where you would like the service to be held. Or the type of service you would like. Also, if you would like donations to a particular charity to be made at your funeral, you can mention this here.

Notes

You can use this section to write down any questions you might have when you are meeting with a solicitor or Will Advisor.

What to do once you have written the Will

Letting your family know

If you feel comfortable doing so, it would be good to let your family know where you are storing your Will.

If you want people to know what is in your Will, you can have photocopies made.

Updating your Will

It is so important that you have an up to date Will, especially if there are any major life changes.

To do this you can either write a new one, or update a previous one.

You can write your Will with Octopus Legacy at no cost to you.

Octopus Legacy do offer a £10 a year subscription service that allows you to make unlimited changes to your will for free for the first year and only £10 per year after that. You can cancel this service at any time.

Alternatively, you can add a codicil.

If you have more than one or two minor changes, it's generally recommended that you write a new Will.

Letting Refuge know

If you have left a gift in your Will to Refuge, we would love it if you would let us know, so we could thank you properly and share important Refuge updates with you.

You can email us here: legacies@refuge.org.uk or call 0207 395 7771.

Glossary

Assets:	Everything that you own, e.g. house, car, jewelry etc.
Beneficiary:	Any person or any organisation that received a gift in your Will
Bequest/Legacy:	A gift you make in your Will to a person or organisation
Estate:	The total sum of your money, property and possessions once debts have been paid.
Executor:	A person or persons of your choosing who can administer your Will.
Guardian:	Who you choose to be responsible for your children until they turn 18.
Inheritance Tax:	Tax paid on an estate after someone dies. Gifts in Wills to charity are free from Inheritance Tax
Intestacy:	The term for a person who dies without having a Will.
Pecuniary Gift:	A gift of a fixed sum of money e.g. £1,000
Probate:	The first step in the legal process, establishing whether the Will is valid upon death.
Residuary gift:	A share of your estate after other gifts have been made and all debts cleared. Many people choose this as the value stays in line with inflation.
Testator/Testatrix:	Person who has made the Will
Trust:	An arrangement you can make when writing your Will, to administer some of your assets after death.

If you have any questions, please do get in touch, we'd love to hear from you.

▸ email address@refuge.org.uk

▸ call 0207 3957771

www.refuge.org.uk

National Domestic Abuse Helpline
24 Hour CALL FREE 0808 2000 247
Live chat Mon–Fri 15.00–22.00
nationaldahelpline.org.uk
BSL service: nationaldahelpline.org.uk/en/bsl

Refuge, C/O Fora, 92 Albert Embankment London SE1 7TY. Registered charity number: 277424.

Refuge
For women and children.
Against domestic violence.