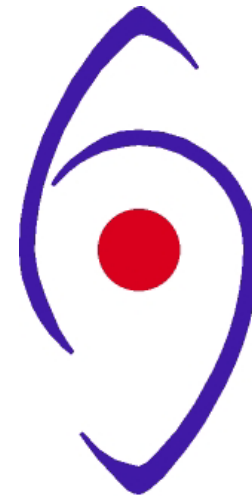


If you are able to give a legacy to **The Highland Society For Blind People**, please tell us of your intentions. You can do this by returning the Pledge Form. It has to be signed and witnessed in the same way as your Will, in order to ensure that your Codicil ties in properly with your Will. You simply write down the amendment or addition you want to make to the Will and take it to your solicitor. Then sign the Codicil in the presence of two independent witnesses. These witnesses must not be named in, nor married to anyone named in your Will or any other Codicil.



**Where
there's a
will**



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What Is A Will?

A Will is a legal document that says who you want your money and your possessions to go to when you die. It is best to have it drawn up by a solicitor who will make sure the Will is legally correct and that your wishes can be carried out.

Why Should You Make A Will?

Why do we put off making a Will? We take out life insurance to protect and secure our loved ones. We insure our important belongings – our home, our car – again to protect ourselves and others. But all too often we do not consider making a Will. This can leave our loved ones with tremendous problems and long delays in our affairs being settled. If you do not have a family and do not make a Will everything can be taken by the Treasury. No Charity can benefit from your estate if you have not made a Will. Making a Will is the only way to be certain that your money and your belongings go to the people and causes you care about. This offers you peace of mind making it a very positive thing to do.

You can add a Codicil to your Will if you are only making minor changes.

A Codicil is simply an addition or alteration to the Will which lets you add extra gifts or alter the amounts of the ones you've already made – rather like a P.S. to your Will. Each time you make a further change to your Will you can simply prepare a further Codicil. You may have as many Codicils as you like as long as they clearly refer to the original Will. You should keep them in the same place as your Will.

If there are any major changes in your circumstances you should make a new Will.

Please let us know if you would like to change your Will and leave a legacy to The Highland Society For Blind People.

Review your Will every few years. Most people should Review their Will every four or five years, or as their circumstances, or those of the people included in their Will, change. It's very easy and worthwhile. The next section '**How To Change Your Will**' explains how to do it, when you ought to make a new Will, and also when you should simply change it.

Changing Your Will

It's very straight forward and you can change it whenever you like.

When should you change your Will?

If you get married, legally separated or divorced, or if you remarry, you'll need to make a new Will. It's also worth making a new Will if there are any other major changes in your circumstances, e.g. on the birth of children or grandchildren, or on the death of your partner. We also recommend that you review your Will every four to five years, because your situation and the value of your estate could well have changed enough to justify some changes to your old Will. You might also wish to review your Will if there have been major changes in the circumstances of anyone currently included in your Will.

When Do You Need To Make A Will?

The simple answer is now. The fact that you've chosen to find out more is a positive step and you may want to discuss it further with your family. Provided you are over 18 you can make and change your Will as often as you like.

So How Do You Make A Will?

1. Roughly calculate the value of your money and belongings:

Your assets

Home (current market value)	£ _____
Other properties	£ _____
Money:	
Bank	£ _____
Building Society	£ _____
National Savings	£ _____
Premium Bonds	£ _____
Other	£ _____
Any money you are owed	£ _____
Business Assets	£ _____
Investments:	
Life insurance (if applicable)	£ _____
Stocks and Shares	£ _____
Pensions (lump sums payable on death)	£ _____
Car/Motor Cycle/Caravan, etc.	£ _____
Furniture / household contents	£ _____
Other possessions	£ _____
Other assets	£ _____
TOTAL A	£ _____

6. See your solicitor. When you go to see your solicitor take your written notes with you. What will happen is very straight forward. You simply sit down with your solicitor and explain what you want to say in your Will. The solicitor will ask you some questions to make sure that everything is covered and you'll be able to ask him or her about anything you don't totally understand. Your solicitor will then prepare a draft Will for you. When you have agreed that you have included everything and everyone you need to, and you are sure that the Will makes your wishes clear, you must sign it in the presence of two independent witnesses. That's all there is to it. Unless your Will is unusually complicated it's all over in a couple of hours. You then have the piece of mind knowing that the people and causes you care about will be provided for in case anything happens to you.

7. After you've made your Will it's best to leave the original with your solicitor or in some other safe place such as your bank. Keep a copy at home in a safe place, together with your personal notes. Tell your executors or immediate family where they can find it and make sure they know what your preferences are for your funeral arrangements.

Funeral Arrangements: as this is such a sensitive subject it is recommended that you make your wishes absolutely clear in your Will. You should always tell your executors and immediate family what you want

5. Arrange to see your solicitor. Once you have followed steps 1 to 4 you are ready to make your Will. If you don't have a solicitor, ask a friend or relative to recommend one, or look through the telephone directory to find details of solicitors near you. Don't be afraid to ask them what they will charge for drawing up a Will. Prices do vary. Once you've found a solicitor make an appointment. If you find it difficult to visit your solicitor's office, ask if they will visit you at home. Most solicitors are happy to do so.

If you intend to leave a legacy to **The Highland Society For Blind People** please let us know by completing the Pledge Form at the end of this booklet.

What do you owe?

Mortgage outstanding	£ _____
Overdraft	£ _____
Loans	£ _____
Other debts	£ _____
TOTAL B	£ _____

Deduct **TOTAL B** from **TOTAL A**
to arrive at the

NET VALUE OF YOUR ESTATE £ _____

2. Make a written note of your wishes.

When it's completed take it to your solicitor to speed up the process. There is no limit on the number of gifts you can leave. Below is a list of the three main types of gift you can leave:

- **Pecuniary Legacy**—a fixed sum of money
- **Specific Legacy**—a specific item of value
- **Residuary Legacy**— the whole or a percentage of your estate after your debts and other legacies have been paid

People sometimes leave labels on their possessions or a list to indicate who they wish to leave them to. This isn't legally binding so please do make a Will and, if you wish, go through it with close family and friends, so they know exactly what you are leaving to whom in your Will.

3. Make a note of your executors.

It is important that when you are choosing your executors (usually two) you choose people you trust. make sure that everything is done in accordance with your wishes and the law.

There is no reason why they shouldn't be someone you intend leaving a legacy to in your Will. Remember to ask the person first as this is quite a responsibility. They have to collect together all your assets, deal with the paperwork, pay off the debts from your estate and

4. Make a note of any questions you need to ask your solicitor.

Some of the questions you may consider are:

- if you have young children who do want to look after them in case anything happens to you
- are you married or divorced
- are you thinking of getting married
- do you have any step children you wish to provide for
- what if you don't want to leave anything to your children or partner
- what happens to jointly held property and bank accounts
- what if you have no family at all
- who do you want to look after your pets