



Your guide to supporting Mountain Rescue through a gift in your will



Helping our volunteers to continue helping others and ensuring your legacy lives on

Taking it step by step: What you need to hand to write your Will

Writing a Will is important and may feel daunting, but it doesn't have to be complicated. Leaving a Will gives you the reassurance that the people and causes you care about will be looked after, and should reflect your wishes for after your death. Our aim here is to help make the process as simple as possible, for you and your loved ones. Please use the following pages to gather your thoughts, and any questions you might have, before speaking to your solicitor. Armed with this information, they will advise you how to word your Will in a legally valid way to ensure your instructions are carried out.

Step 1: Gather your personal information including full name, date of birth and current address.

Step 2: Work out the value of your 'estate': This is the value of everything you own, including any savings, investments, property and possessions, less any money you owe.

Step 3: Decide who are your intended beneficiaries: These might be your spouse or partner, children, friends and family members, or gifts to your favourite charities. Think about how much you'd like to leave them and any special wording you wish to include.

Step 4: Choose who will be your executors: These are the people designated to carry out the terms of your Will.

Step 5: If you have children under 18, choose the legal guardians you want to look after them.

Step 6: Choose the trustees who will manage any trusts you leave behind.

Step 7: Note down any special wishes such as charity donations instead of flowers at your funeral or special arrangements for a family pet.

Step 8: Note down those questions!

Your details:

Your personal details

Title	Forenames
Surname	
Address	
	Postcode
Date of birth	

Your partner's name and address (if different from your own)

Title	Forenames
Surname	
Address	
	Postcode

Your executors + trustees:

The people you are designating to carry out your wishes after your death. These could be friends and family members, or your solicitor.

You can have up to four executors — note down each of their names and addresses.

Trustee names and addresses, if applicable.

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Your children:

Each of your children's full names and addresses (if different to yours).

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Guardians:

The name and address of any legal guardian(s) you are appointing for your child/children. You can also include pets here that you would like someone to take care of.*

**Remember to discuss your wishes with the people you wish to appoint, to make sure they are happy to agree.*

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Working out the value of your estate

Your estate is the value of everything you own, less what you owe. First, make a list of everything you own, along with its approximate value. Then think about what you owe and make a note of your liabilities.

1. Note the value of your major assets: £

Value of your home (or share in it)	
Other property and land	
Cars and other vehicles	
Home contents, furniture and fittings	
Items of particular value such as jewellery or art	
Money in banks/building societies	
Shares, investments, national savings, premium bonds	
Insurance and pensions	
Other savings and assets	
Total assets	

2. Note the value of your major liabilities: £

Mortgage	
Loans and overdrafts	
Credit cards	
Credit or HP agreements	
Other liabilities	
Total liabilities	

Total assets minus total liabilities = your total estate value

£	
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Anything we haven't covered?

You may have questions or issues you want to discuss with your solicitor. List them here so you have them to hand when you meet. You can also check the next page for an explanation of some of the legal language you may come across.

The language of law...

We've already talked about things like 'estate' and 'executor' and 'beneficiaries', but sometimes you'll hear other words you might not be so familiar with. Check out our quick A to Z reference guide below.

Administrator: A person appointed by law to settle your affairs if you die without a Will.

Beneficiary: Someone who is entitled to a benefit (eg. under a Will or Trust).

Bequest: A gift left in a Will. This can be:

Residuary: A share of whatever is left after debts have been settled and other gifts made.

Pecuniary: A gift of a specific sum of money.

Specific: A gift of a particular object or property.

Codicil: An addition or supplement that explains, modifies or revokes a Will or part of one.

Estate: The total value of everything you own at your death, less any outstanding debts.

Executor(s): Someone named in a Will who will carry out the directions of that Will.

Guardian(s): The person(s) chosen to look after your children in the event of your death.

Intestate: Any person who dies without leaving a Will is said to have died intestate.

Legacy: Another name for a bequest.

Probate: The legal process to establish whether your Will is valid.

Residue: The sum left from an estate when all debts, charges and gifts are deducted.

Revocation clause: An introductory clause to a Will which stipulates that by the making of the Will any previous Wills or Codicils in existence are revoked.

Testator: The person making the Will.

Trust: A means of administering part of your assets after your death.

Will: A legal document that declares a person's wishes about the way their estate should be handled following their death.

Witnesses: Two people, preferably of adult age, who are not connected to the Will (ie. are not executors/beneficiaries or even family members) who are present at the time you sign your Will.



Find us at mountain.rescue.org.uk

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