



The Coroners' Courts  
Support Service

## FACTSHEET:

### **Why make a Will ?**

Making a Will is the only sure way to take full control in protecting the interests of your family and to ensuring your money reaches the people and causes you really want to benefit. Sadly, many people think that making a Will is expensive or they just don't get round to it.

Without a Will, the State directs who inherits so that even if you are married, living with a partner or have children, it is not automatic that they will receive all of your estate. Dying without having made a Will (also called intestate) could mean that your relatives, friends and favourite charities get nothing. It is particularly important to make a Will if you are not married as the law does not automatically recognise partners who live together as having the same rights as husbands and wives. A Will is also vital if you have children or dependants who may not be able to care for themselves.

Gifts left to a registered charity, such as the CCSS, are free from inheritance tax. When part of your estate is left to family and friends and part to an exempt charity, then any overall inheritance tax due will be reduced, as charitable gifts are deducted from your estate before inheritance tax is calculated. Tax is a complicated subject which a solicitor can advise you on and a properly drawn up Will can help you to keep your inheritance tax liability as low as possible.

Once you have made a Will you should review and update it regularly to ensure your wishes are still accurately recorded. Circumstances change so it's worth taking a fresh look at your Will every few years to make sure it meets your current needs. If you divorce, separate from a partner, remarry, move house, inherit a sum of money yourself or if someone mentioned in your Will dies, you may need to make some changes.

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