

Call Stoke-on-Trent (01782) 639716

Eleven Ways to Make Your Will

A Guide provided by Rod Jones of Convenient Wills



Do you really want to
undertake all that
research?

Welcome

Thank you for requesting this guide.

This guide aims to explain all the different ways that you can make your Will. The guide is one of a wide range of guides available from our web site www.convenient-wills.co.uk. I hope you find it helpful and informative.

This guide contains general advice. It is not intended as a replacement for receiving professional legal advice - which should be personalised to your specific needs.

We take great care to ensure the technical accuracy of this guide, however we do not accept any liability for any mistake, error, or omission from this guide. Nothing in the guide should be regarded as giving specific advice, and it should not be relied upon as a basis for any decision or action. We regret we cannot accept any responsibility or liability for any adverse outcomes for you or your family, no matter how caused.

Rod Jones

Rod Jones A.C.I.B.
Proprietor of **Convenient Wills**

Hyperlink Technology

All our downloadable guides and reports use hyperlink technology. This allows you, if you are reading the document direct from a computer with access to the Internet, to click on a hyperlink (indicated with blue, underlined text) and you will be taken through to the appropriate article.

Please note that the guide is not designed to be printed off; if you wish to print off the guide please [contact us](#) and we will send you an amended version.

We are Here To help

If after having read the guide you still have unanswered questions then please feel free to contact us by e-mail at info@convenient-wills.co.uk; we will endeavour to help you.

1 Overview

One of the problems facing anyone who decides that they wish to make a Will is choosing which is the best method to use from the wide choice available nowadays. This guide is designed to:

- help you decide which method of making your Will is the most appropriate for you; and
- share with you some tips that should save you and your family time and/or money when making your Will.

2 Eleven methods to making your Will

There are 11 methods to choose from when making your Will. Your options are:

1. write your own (without any help);
2. read a book on the topic, and then write/type out your Will;
3. use a 'will-writing' computer program;
4. buy a 'will-writing' pack from your local stationers;
5. use an on-line will provider;
6. use the services of a solicitor;
7. take up a 'Free Will' offer - from a solicitor (during, say, Free Wills Week), your Bank, or a charity;
8. use the services of your Union;
9. use the services of your High Street Bank;
10. use the services of a home-visit will-writer; or
11. use Convenient Wills.

Which Method ...

START

Your Circumstances ...

Are You: divorced, separated, remarried, or a non-UK resident?

If YES then it is unlikely that a book on will-writing or cheap will-writing software will advise you of the additional factors you need to consider when making your will. You need to discuss these with a professional will writer - and if they don't discuss these with you in detail then move onto a will-writer who does explain to you why you need to be concerned - and what additional actions you need to take.

Yes - to any

Your Children ...

Are your children or your partner's children: minors (i.e. Under 18 years), stepchildren, adopted, or disabled? Most will-writing books, online wills, and cheap software include appointment of guardians clauses and residue to the children clauses - but many do NOT include the other clauses (e.g. Minor's receipt, substitution, apportionment, trust and trustee power clauses) that are needed depending upon their circumstances.

Yes - I have minor children

Are You A Business Owner ...

Are you a business owner? If YES then it is very likely that a book, or online will or cheap software will NOT provide the necessary precedents/clauses you need; this will result in serious, and unwanted, consequences for your business.

Yes

Your Potential Tax Liability ...

Do you have a potential inheritance tax (IHT) liability? If so, then how and from where is it to be paid? If you do have an IHT liability, or you don't know how to calculate if you have an IHT liability then you need to research this topic. It can be complex. There is information in books, on CD software, and on the Internet that explain this topic. Be warned though; much of this information is out of date;

I have/ may have an IHT liability

Are You Concerned That ...

Are you concerned that ... Your house could be forcibly sold to fund the long term care costs of a surviving spouse or partner (reducing your estate over time to a minimal value for your children)? Or that your children may be disinherited (i.e. inherit nothing from you) because your spouse might remarry after your death? Or that your child's marriage may fail in the future - and their spouse take half of your child's inheritance as part of the divorce settlement? Or that your child - despite being of sufficient age to inherit - would just fritter away their inheritance? If YES to any of these then you need to discuss your needs with a professional adviser. The solutions require complex clauses being inserted into your will, and additional actions taken to support those clauses.

I am concerned about these topics

Do You Have Property ...

Do you own, or have a share in, property? e.g. Your parent's home. Do you own property in another country? Do you want to give a person the right to reside in your family home after your death e.g. Your partner, your child's guardian, even your wife or husband? If YES then books, online wills, and cheap software will not provide you with the clauses you need to include in your will, or the additional actions you need to take to support those clauses.

Yes I do own, or have a share in, property

Do You Want To Give Gifts ...

Gifts (also known as legacies) can be simple. But they can be 'contingent' (i.e. Conditional). And gifts to charities, your Church, your old school, a club or society can all create unexpected problems. Unless your gifts are simple, absolute, gifts to family members you will need to research this topic to avoid disappointment and unexpected costs. Do you have the time to undertake the research?

Not all my gifts are simple, absolute gifts to members of my family.

Are You An Accurate Typist ...

If you have followed the flow chart to here then you have confirmed you need a simple will (though you may need to undertake research to complete the will-drafting task). Are you an accurate typist? Do you have access to a computer? If YES then you can choose to make your own will using a book, an online service, or cheap software.

No, I cannot type or ... I dislike typing

Yes, I can type accurately

If You Don't Have A Computer ...

You will have to write your own will. A good quality book will guide you. Alternatively, use a professional; they may offer better value for money in the long term.

Using a professional will-writer is more efficient.

If You Have A Computer ...

You can choose between 1. copying the clauses from a book, 2. using 'will-writing' software to create your will (Remember you also need a printer too), 3. Use the services of an online will-writer, or 4. Use the services of a professional will writer.

Use A Professional Will Writer

Use A 'Make Your Own Will' Book

Use An Online Will Writer

Use 'Make Your Own Will' software

Provider Comparison	Convenient Wills	D-I-Y Unaided or by book	Make Your Own Pack	CD Software	Online will writer	Will Writer Independant	Will Writer National	High Street Bank	Solicitor	
Potential Will Complexity	Complex	Very simple	Simple	Very simple to Simple	Very simple to Complex	Simple to Complex	Complex	Complex	Simple to Very complex	
Private Client Service for large estates (say >£2M)	No	No	No	No	No	Rare	No	Yes	Yes	
Application type (D-I-Y = Do it yourself)	Home-visit	D-I-Y	D-I-Y	PC	PC	Home visit	Home visit	Postal	Face-to-face	
Instructions taken at home	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No **	No	
Evening appointments offered	Yes	N/a	N/a	N/a	N/a	Yes	Yes	No	Rarely	
Weekend appointments offered	Yes	N/a	N/a	N/a	N/a	Maybe	Maybe	No	Rarely	
Appointment duration	45 - 120 mins	None; just research time	None; just research time	None; just research time	Depends upon research	30 - 120 mins	30 - 180 mins	None; just research time	variable	
Advice to business owners	Yes	No	No	Unlikely	Unlikely	Maybe	Unlikely	Yes - if you pay	Maybe	
[Perceived typical] Primary sale objective	Will	Will	Will	Will	Will	Will /Probate	Will /Probate	Probate	Probate	
Draft Wills supplied	Yes	D-I-Y	D-I-Y	D-I-Y	Unlikely	Maybe	Maybe	?	Maybe	
Copy Wills supplied	Yes	D-I-Y	D-I-Y	D-I-Y	Unlikely	Usually	Maybe	?	Usually	
Training in wills, trust and property law - by will drafter	Yes	No	No	Maybe	Many are not	Some are not trained	Many are trained to	Yes	Yes	
Will writing as % of business	90%	N/a	N/a	N/a	?	90%	?	?	1 - 90% *	
Charge extra for a complex will	No	N/a	N/a	N/a	Yes	Yes *	Yes	Yes	Yes	
Likely to promote own storage	No	N/a	N/a	N/a	No	Usually	Yes & for a fee	Yes	Yes	
Likely to promote Executor services	No	N/a	N/a	N/a	Maybe	Maybe	Yes & for a fee	Yes & for a fee	Yes & for a fee	
Notes *						* fees can be £100's more			** if you estate is very complex they will arrange a home visit	* many do will writing as an add on.
Potential Will Complexity explained **	<p>A VERY SIMPLE will is a will whereby the estate is given to adult children, absolutely. A SIMPLE will is a will whereby the estate is given to the children or grandchildren -- either of whom may be minors. A COMPLEX will includes trusts e.g. Interest in possession trusts, or discretionary trusts. They might also require severance of tenancy for the family home. A VERY COMPLEX will in one that includes the trusts listed for a Complex Will, and lifetime trusts for</p>									

3 Which method is best?

If your circumstances are very simple then you could choose any of methods listed on page 2.

If your circumstances are slightly more complex then the table on page 3 helps you identify which method is best for you.

Unsurprisingly for most people the recommendation will be to use the services of a professional will writer i.e. options 6 to 11 inclusive listed on page 2. The reasoning is simple: your Will is a legal document and most of the D-I-Y methods of making a Will are unable to cope with creating a Will that is anything more than a basic will.

The table on page 4 then compares the different types of professional Will writer.

If your personal estate is [say] worth more than £2 million (excluding any business) then you should consider seeing a solicitor who is experienced in setting up and running inter-vivos trusts. They should be able to identify ways by which your estate will avoid paying inheritance tax (subject to there being sufficient time).

Everybody else can choose from the list, selecting the service the best matches their needs.

4 Tips to Save You Time and Money

For most people drafting their own Will is an inefficient use of their own time. It is far more cost effective to use the services of a professional will writer; they are likely to take little more than 1 to 1½ hours of your time.

If you choose to write your own will (i.e. Options 1 to 5 inclusive of the list on page 2) you will need to devote a significant amount of time to research, and typing/writing. And you will always have the nagging doubt that you might have missed off an important phrase or made an error in the drafting or signing process. Many D-I-Y wills are rejected for these very reasons.

There are other important benefits too if you see your will-writer for a 'face-to-face' discussion. Increasingly Wills are challenged for lack of mental capacity, undue influence, and fraud. These challenges are difficult to defend if you made your own Will, used an online will-writing service, a postal service with an application form to complete, or a wills-by-phone service. So, although your Will may be legal, it can still be vulnerable to challenge by a disgruntled family member who stands to gain by having your Will declared invalid by virtue of one of the afore mentioned reasons. For this reason we would urge you to only use a service that involves a face-to-face discussion i.e. A solicitor or a home-visit will-writer.

A direct comparison of services between different will-writers is very difficult to achieve - as no two firms operate identically. Not only do the quality of the wills differ (quality of wording, paper quality, security features of the will) but also the quality of the advice being given, the convenience of the service, the support materials provided, and the pressure to sell additional services vary hugely across the sector.

Convenient Wills
Protecting People & Property



Call Rod for
a free brochure

The Ugly Truth About Wills

A professionally drafted Will gives you and your family peace of mind. An out-of-date or non-existent Will does not.

Our home-visit service offers you:

- ✓ jargon-free advice that explains all the many aspects you should consider when making or updating your Will
- ✓ convenient home-visits
- ✓ flexible appointment times - including evening and weekends

We specialise in quality, low cost Wills and Lasting Powers of Attorney

Please call Rod Jones on **01782 639716**
or visit www.convenient-wills.co.uk
for more information

Rod Jones ACIB trading as Convenient Wills
16 Thomas Avenue, Newcastle-under-Lyme, Staffs ST5 9AF

5 The Simple Solution

Use the services of **Convenient Wills**. We would like to help you

Making your will can be time consuming and relatively stressful. The more you research into what should be included in a Will the more you realise there is yet more to learn. And even when the task is done you may have nagging doubts about its legality and validity if you have not used the services of a professional.

Using us can be quicker and more cost effective in the longer run.

If you need to make your Will we offer:

- A home visit will writing service; and
- A wills-by-Phone service

Both services provide you with a professionally drafted Will, at a very competitive price. For more details please call Rod on:

(Stoke) **01782 639716**

or click on

www.convenient-wills.co.uk

We hope you have found this guide informative.

More information and helpful, informative guides are available from our web site, or by calling us direct.

Convenient Wills

01782 639716 or 0800 072 5510.