

Your guide to writing & updating your will.

Write your will for FREE today.



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Offer ends 31st October

What is a will?

Your will, or your Last Will & Testament is a legally binding document that lays out how you want your assets to be divided after you've died. It needs to be signed with two witnesses to be legally binding.

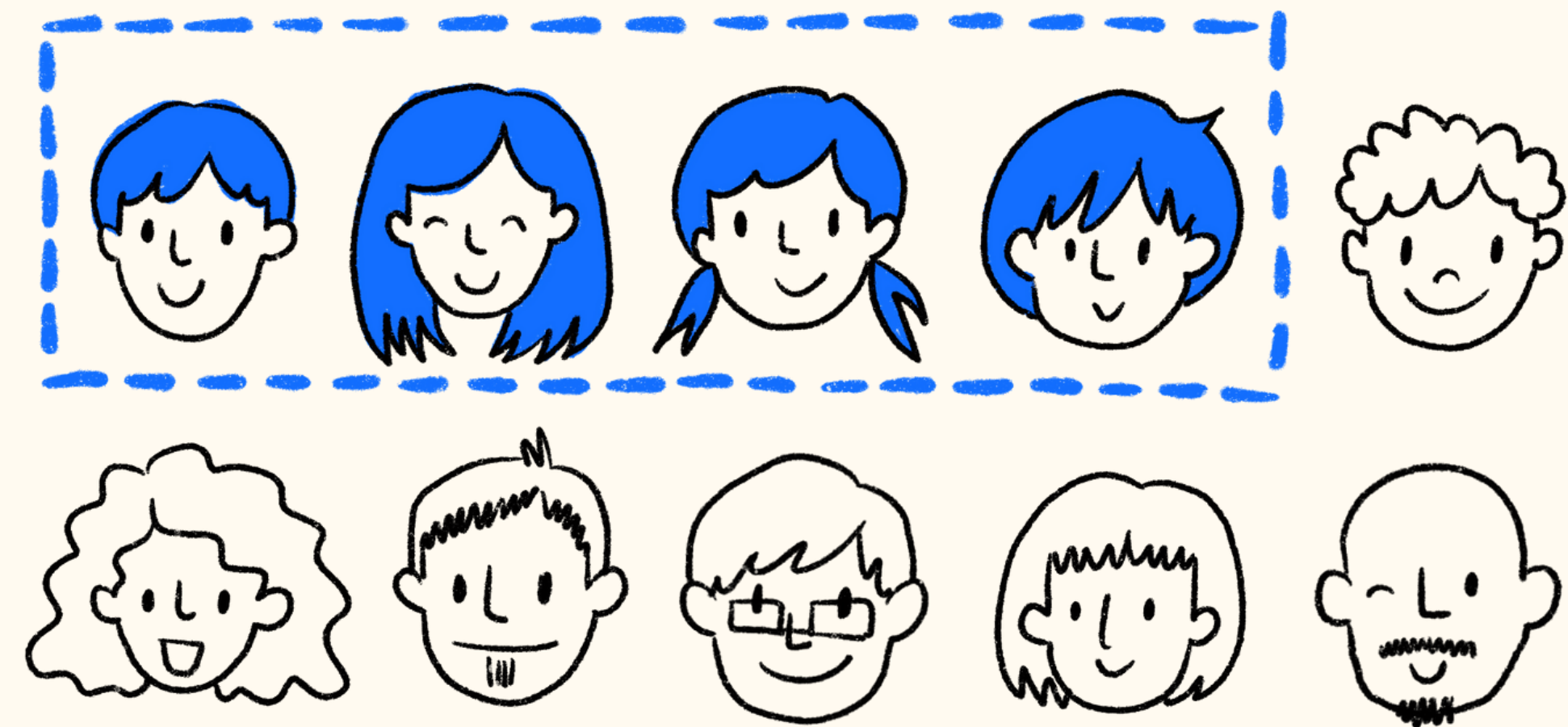
Do I actually need a will?

Not everyone needs a will.

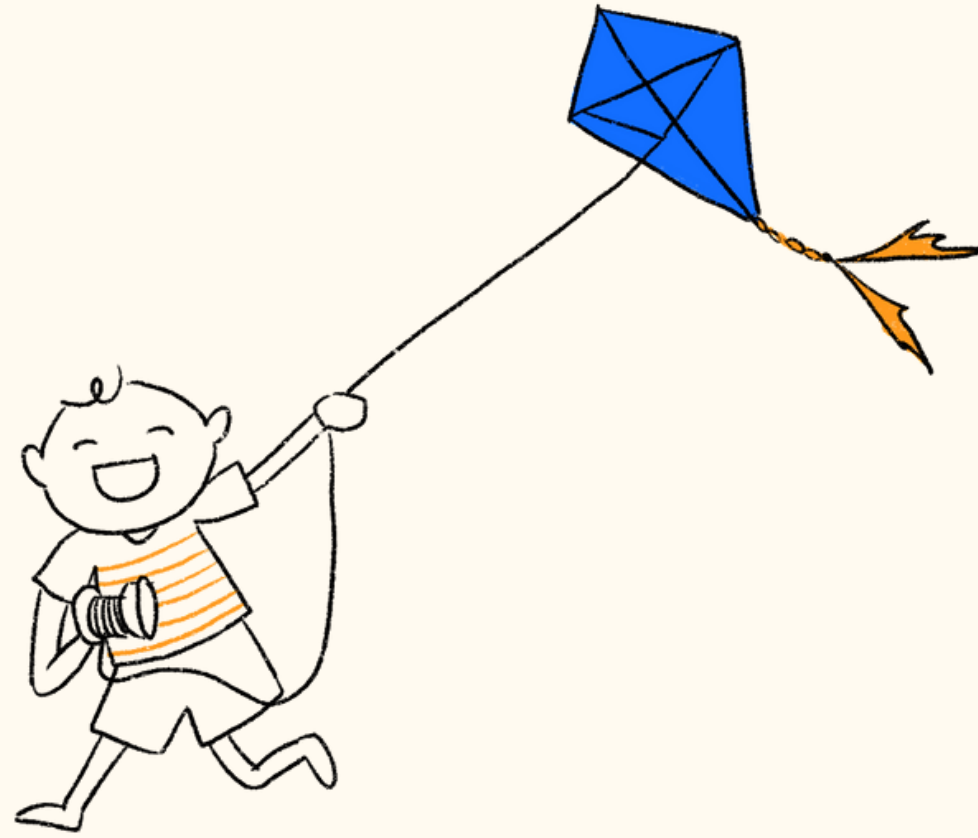
But most people benefit from one.

Whether you're a billionaire or don't have a nickel to your name, having a will saves time, money and stress for the people you leave behind.

ONLY 4 in 10
UK ADULTS HAVE
A WILL.



But it's especially important if...



1 You're a parent or legal guardian of a child under 18.

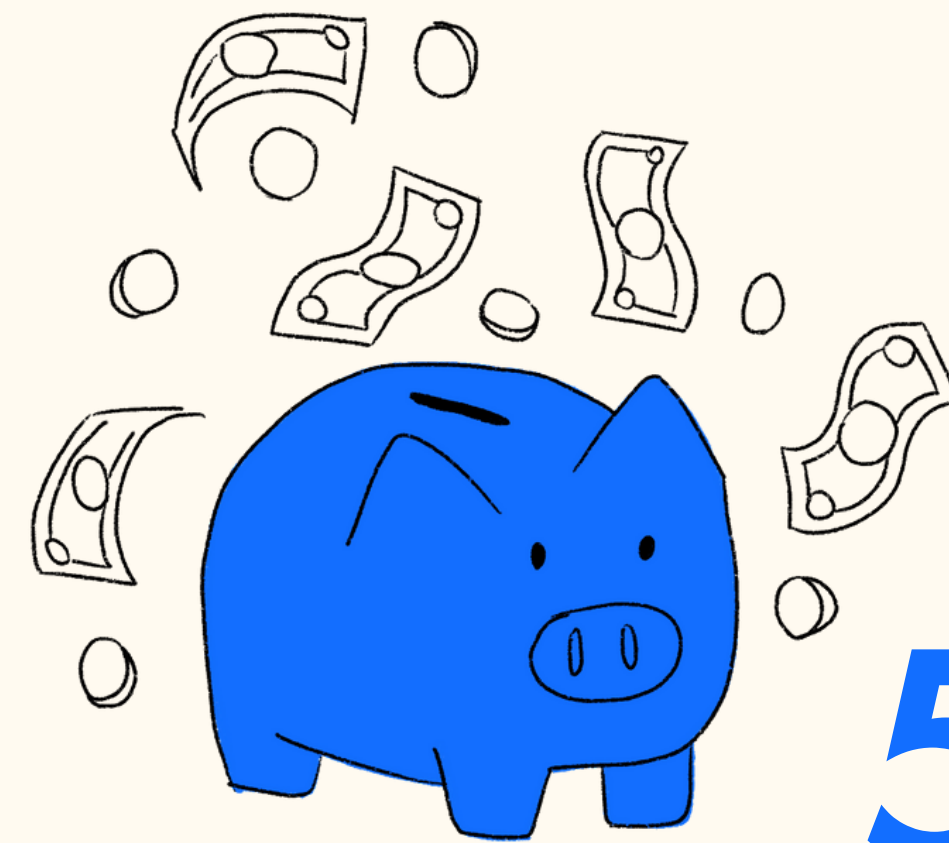
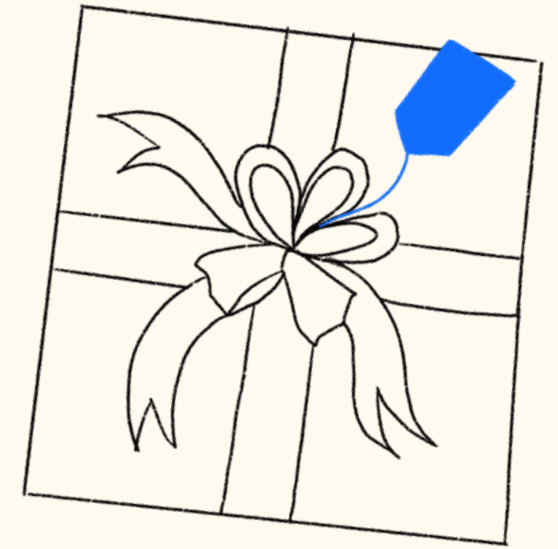
2 You own a home.



3 You're in a relationship but aren't in a civil partnership or married.



4 You want to have a say in where your possessions go after you die.



5 You want to save the people you love time, money & stress.

What happens if you don't have a will ?

Did you know that everyone already has a will?
It's the one the government gives us.

Dying without having a will is called 'dying intestate' and it means that the law determines where your assets end up, and who is responsible for your children.



So why bother getting a will at all?

1

One size doesn't always fit all. Writing your will means you can have a say in:

- What happens to your house.
- What happens to your special items.
- Who looks after your children (if they're under 18).
- What your funeral looks like.

2

It's expensive.

- Dying without a will costs £9,700 on average.
- Save the people you love money by creating a plan ahead of time.

3

It's a headache.

- When someone dies without a will – it means more paperwork, time and stress for the people you leave behind when they need it the least.

Writing a will isn't for you.

It's for the people you love.

Writing a will isn't for you. You'll never use it. Instead, it's a gift you can give the people you love to make their lives easier when it matters the most.

So they can focus on what really matters.

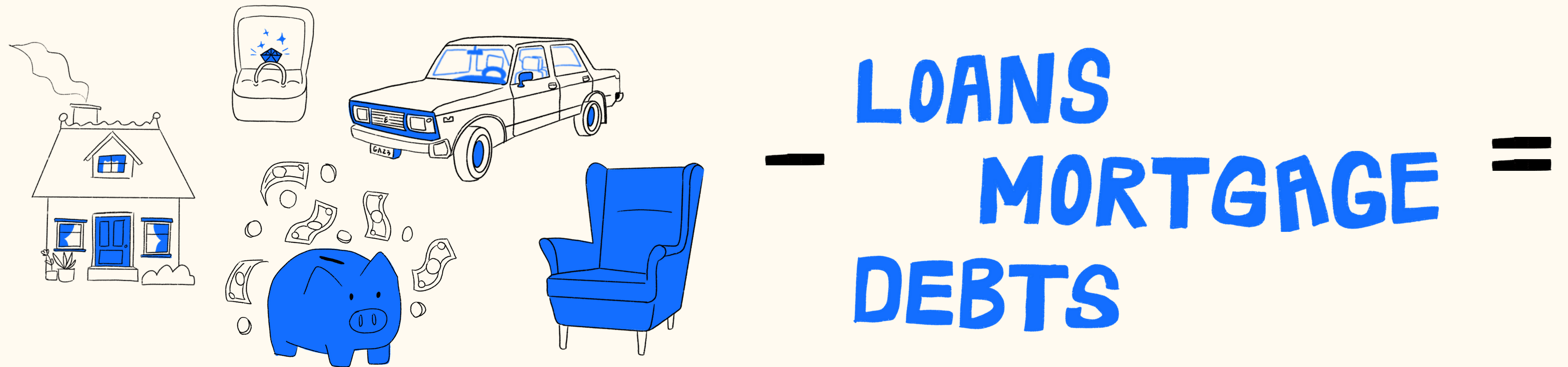


What to consider when you're writing your will.

Here are some important things you might want to think about before starting your will.

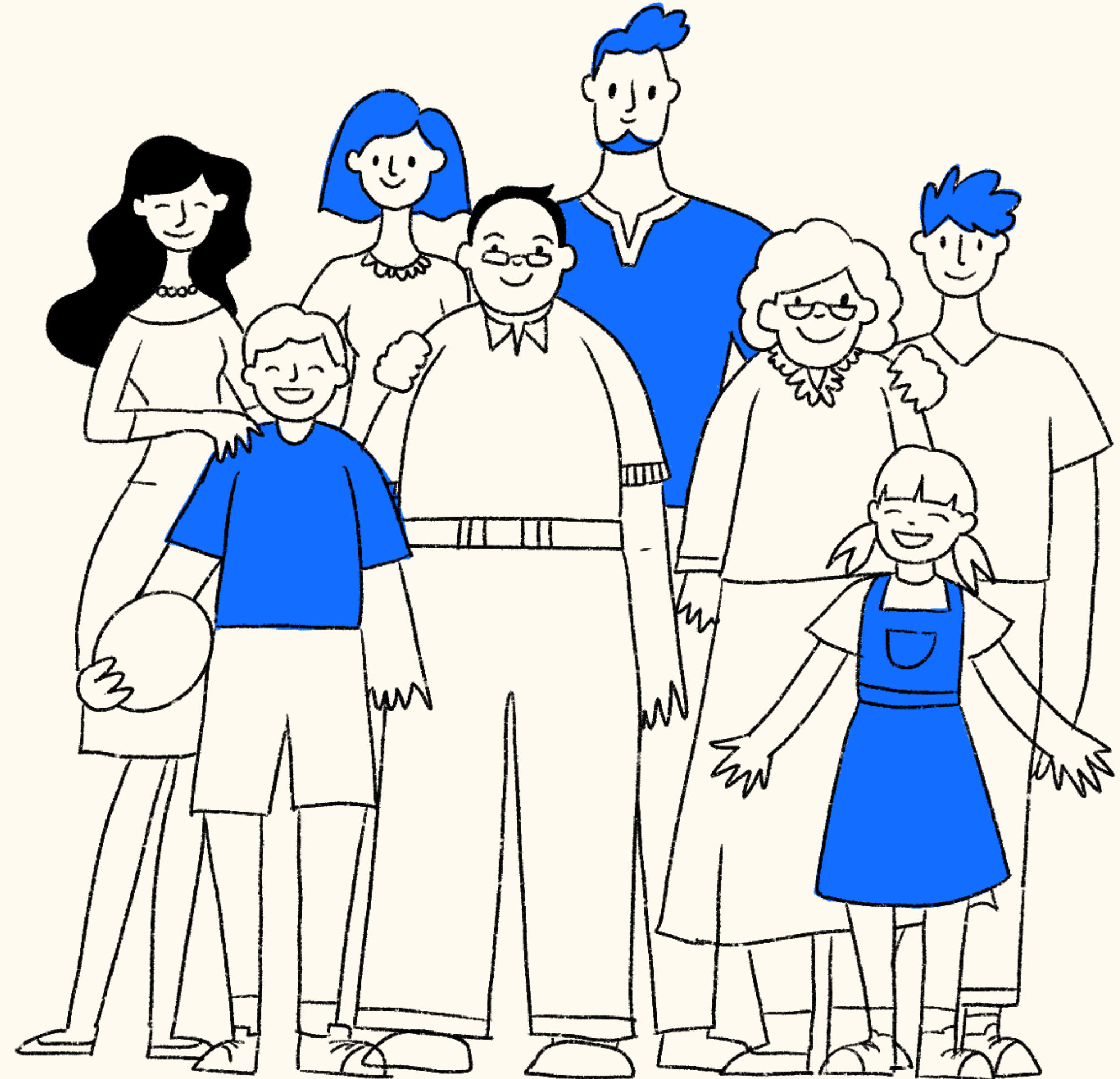
What do you have to leave in your will?

It's worth working out what you own. This could be a house, any savings, a car, furniture or other special or sentimental items. Then lay out everything you owe, from loans, to mortgages or debts. Work out the total value.



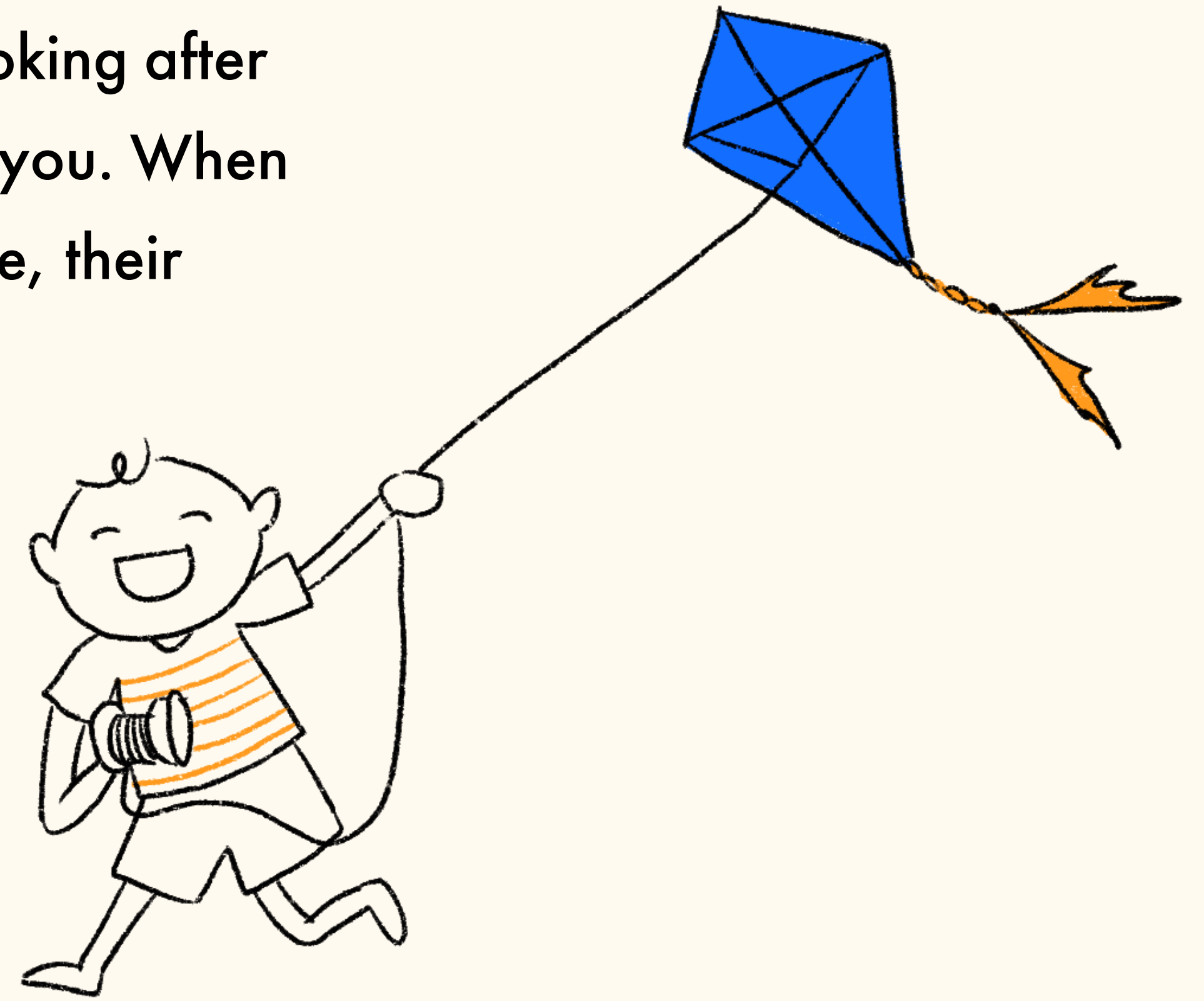
Who would you like to inherit your assets?

Do you have any dependents that you want to take care of? Are there any people that you'd like to include? This might be your partner, children, friends or other family members?



Who would you want to look after your children?

Otherwise known as Guardians. They'll be responsible for looking after your children and raising them if anything were to happen to you. When considering this, you might want to think about where they live, their parenting styles, or values, as well as their financial situation.



What would you like to happen to your house?

Do you want it to be sold and the money from the sale divided up between different beneficiaries? Or do you want it to stay in the family?



What are your funeral wishes?

Maybe you know what music you'd like? Or you might have strong feelings about whether you're cremated or buried etc.



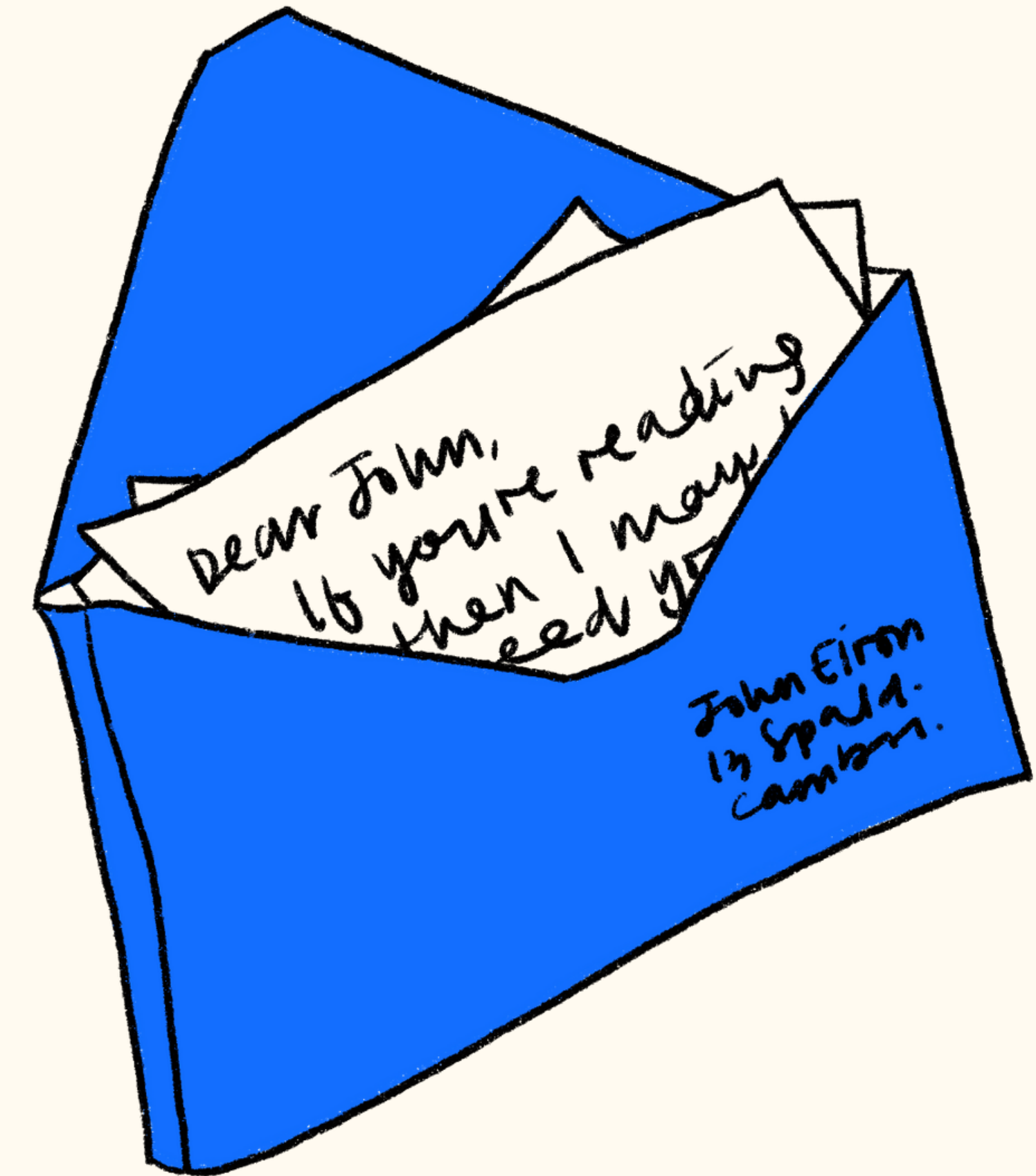
Do you want to give any gifts to specific people?

Have a think about which items you own. Do you associate them with any particular people? If so, you might want to consider giving them a special gift in your will.



What kind of impact do you want to have?

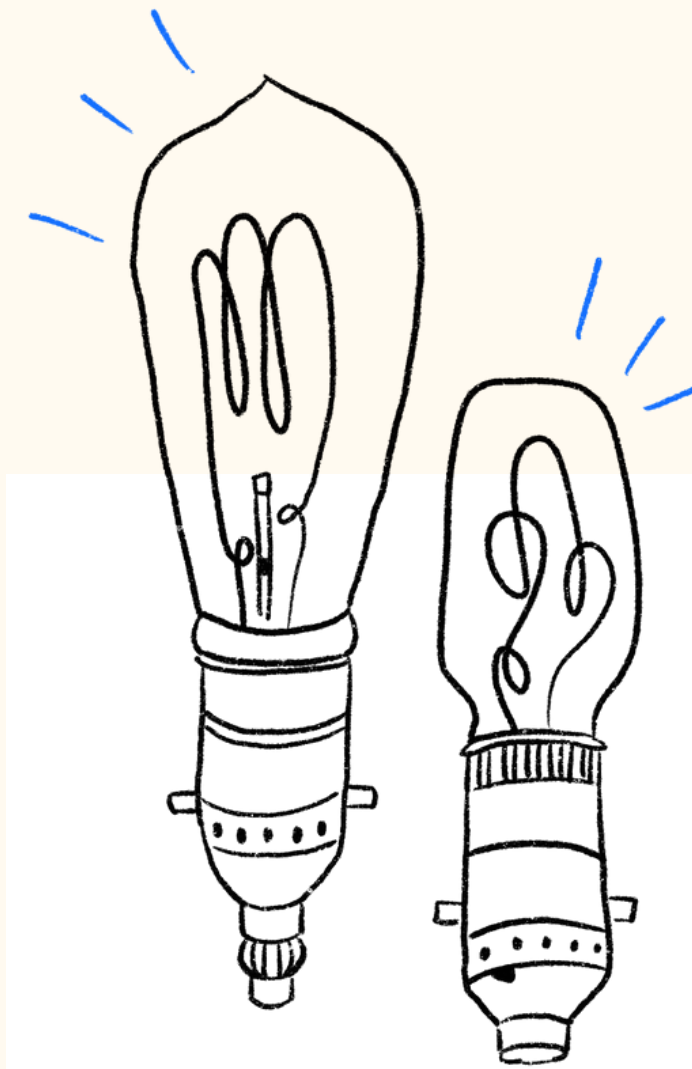
For example, you might want to give a gift to charity or a cause that you care about in your will. Or you might want to leave a personal note to your loved ones for when they'll need it the most.



Make your mark on the world

By giving a gift to charity in your will today.

Not only does writing a will make life easier for your loved ones, but it can also be a chance to support a cause you care about.



£3 billion is the same as the total money raised from 50 London marathons.

Did you know?

Last year over **£3 billion** in charitable donations came from gifts in wills?

Your support helps charities make a mark on the world.

What to think about if you want to give a gift to charity?

Which causes & charities do you care about the most?

How many charities would you like to include?

A fixed sum for your money (e.g £1,000).

What types of gifts would you like to give to the charity?

% of your estate, even a small percentage could make a difference.

Tax Implications

Did you know that when you leave 10% of your total estate to charity, your Inheritance Tax rate will be reduced from 40% to 36%?

This could mean the people you love get more. It's a win-win.

Tips & Tricks



How to open up rich conversations?

In the UK, we're terrible at talking about and planning for death. So to help you get started, we've put together a guide to help you tackle this taboo topic in style.

- 1 Dive in and ask a curious question:** How about "If your life was a film, what would the closing credits be?"
- 2 Lighten the mood:** Ease the tension to open up rich conversations.
- 3 Listen:** Sit with silence, even when it's uncomfortable.
- 4 Share your wishes:** Make this a two way conversation. You'll leave learning more about each other.

Jargon busting. The who's who.



Beneficiaries

The people who inherit your worldly possessions when you die.



Guardians

The people you appoint to look after your children if anything were to happen to you.

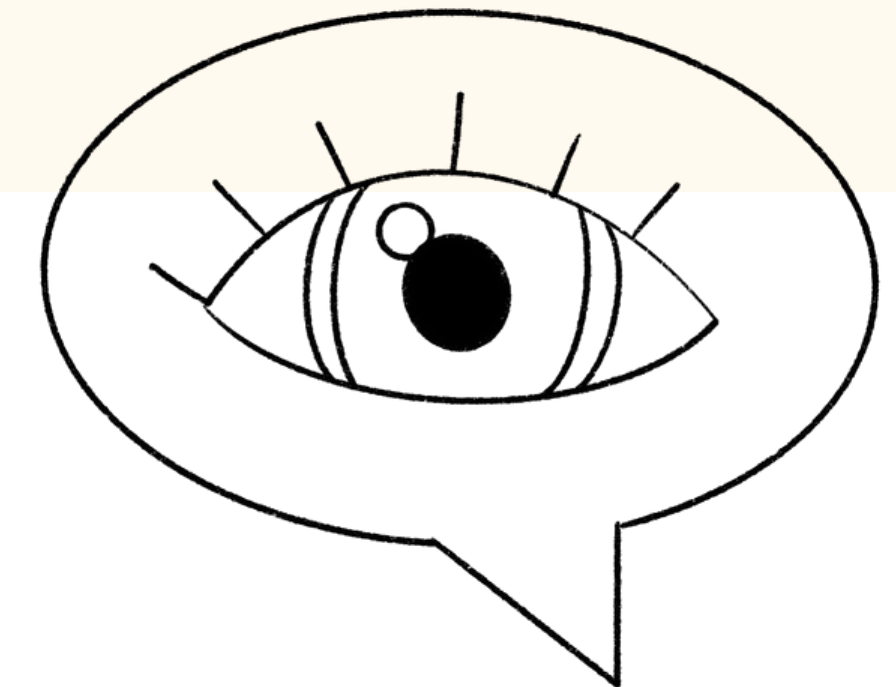
(This only applies to children under the age of 18).



Executors

The people that make sure the wishes you lay out in your will are followed.

They'll register your death, pay taxes and divide up your estate.



Witnesses

The people who you sign your will with in order to make it legally binding.

How to choose your executors and witnesses.

Choosing your executors

- ✓ Someone who's organised
- ✓ Someone who know your beneficiaries (not compulsory)
- ✓ On top of their personal finances
- ✗ Under 18 years old.

Choosing your two witnesses

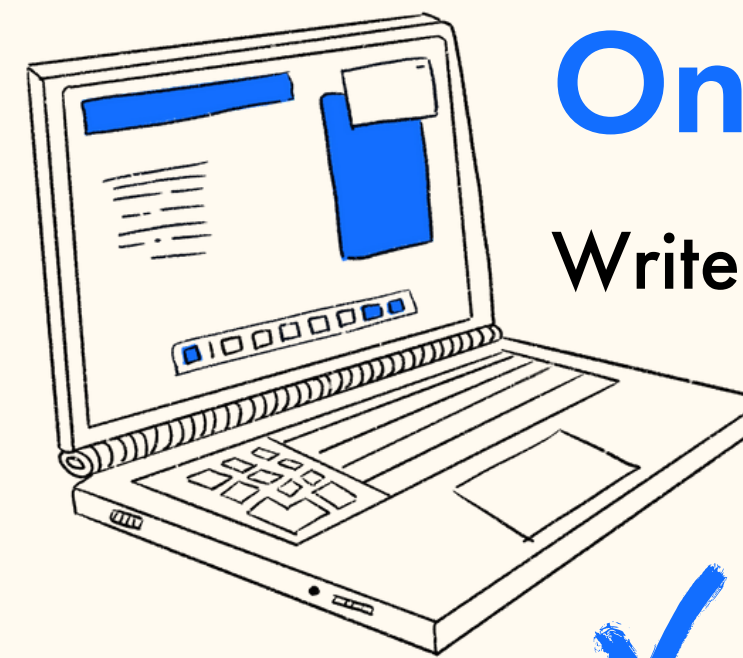
- ✓ Reliable and responsible
- ✓ Over 18 years old
- ✓ Has mental capacity
- ✓ Lots of people choose their colleagues, neighbours, friends or GP
- ✗ Your beneficiaries
- ✗ Your partner
- ✗ Relatives of beneficiaries
- ✗ Are married or in civil partnership with a beneficiary

How to claim your FREE will

How to claim your free will

Thanks to our charity partners, you can write or update your will for FREE this Autumn:

Start your will today by visiting gawill.uk/rna



Online

Write your will online, with easy-to-use step-by-step support.

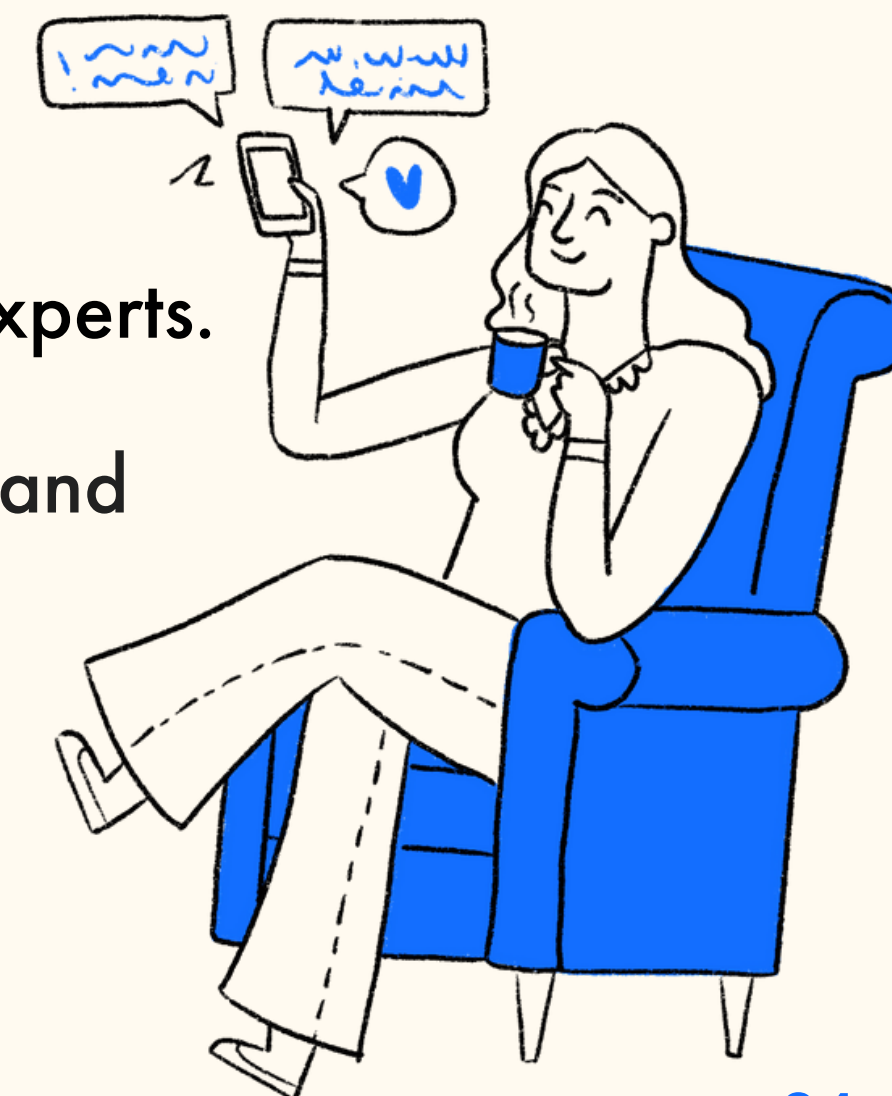
- ✓ Done in as little as 15 minutes
- ✓ With on-hand support
- ✓ Checked over by a legal expert
- ✓ Quick & easy to update and amend
- ✓ For people in England & Wales
- ✓ Legally binding when it's printed and signed by 2 witnesses

Over the phone or in-person

Write your will online over the phone or in-person with legal experts.

- ✓ UK wide, including people in Scotland and Northern Ireland

Call the team on [0800 773 4014](tel:08007734014) and quote Royal Naval Association on the next page to book an appointment



Offer ends: Tuesday 31st October 2023

Please consider remembering the Royal Naval Association in your will so we can continue to support those in the Naval community across the world.



It's so easy, you'll wonder why you were putting it off



"I can't believe I thought creating a will would be so difficult. It wasn't at all thanks to Guardian Angel. Great service and quick response when I had a problem."

– Guy Siggers

"Writing a will has been on our to do list for a long time but this has helped us tick it off in just one evening."

– Ruth McIntosh



"The system walks you through all of your key decisions and considerations and the team are very responsive if you do have any questions. Would highly recommend."

– Alison



"Good clear, jargon-free information and advice on hand if needed...I like the fact that it will be easy and inexpensive to update in the future."

– Jane Elliott



"Just so easy!"
– Louise Lawrence



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