

Making a will or legal advice

A will is a legal document. It gives instructions about who you want to give your money and belongings (possessions) to when you die. People who get your money or possessions are called your beneficiaries. What you leave when you die is called your estate. This is made up of everything you own, including money, property and belongings. If the value of your estate is above £325,000, inheritance tax may need to be paid when you die.

If you die without a will, there are laws about how your estate is passed on. This process often takes much longer. Writing a will makes sure your loved ones are provided for in the way you want after you die, and that your wishes are followed. You can write your own will. But it is best to use a solicitor. This ensures all legal processes are followed, as even small mistakes can make a will invalid.

Different law societies in the UK have online databases where you can search for a local wills solicitor. You can also visit your local Citizens Advice or Advice NI and ask for a list of local solicitors. Macmillan works with trusted will-writing providers across the UK to offer a Free Will Service. To register for your free will, visit macmillan.org.uk/free-will-service or call **0800 804 8490**.

Our money experts can explain all the options on how to write your will. They can also help with other finance issues. Call **0808 808 00 00**.

Steps to making a will

Write down what you have. Make a list of everything you own to find out the value of your estate. This could include your house, car, jewellery and savings. Take away anything you owe. This includes what is left on your mortgage and any overdrafts, credit card debts or bank loans.

Decide who to include in your will. Make a list of all the people, charities or organisations. You may wish to give someone a specific amount of money, a precious item, or a percentage of the value of your estate.

Decide on other instructions to give. It is important to think about:

- who you want to carry out the instructions in your will (your executors)
- if you have young children aged under 18 (or under 16 in Scotland), who you want to look after them (legal guardians)
- if you want to include instructions for your funeral.

Keep your will somewhere safe. Leave your original will document in a place where it is safe and easy to find. For example, you can leave it with your solicitor. You should also keep a copy yourself, and make sure your executors know where to find it. You may want to keep it with other important documents, such as the details of your insurance policy.

Updating your will. You may need to update your will if your situation changes, or if your wishes change. You can make small changes to your will using a codicil. A codicil is an official alteration to your will. If there are any big changes in your life, such as getting married, you may need to write a new will. In England, Northern Ireland and Wales, getting married or entering into a civil partnership cancels your existing will. Unless your will specifically states that it takes a future wedding or civil partnership into account, you will need to make a new will. In Scotland, getting married or entering into a civil partnership does not cancel your existing will. Your solicitor can advise you.

Macmillan Cancer Support resources

We have more information on our [website](#), including audiobooks. Or you can order our free booklets and leaflets on orders.macmillan.org.uk such as:

- [Your step-by-step guide to making a will](#)
- [Sorting out your financial affairs](#)
- [Planning ahead when living with cancer – Scotland](#)
- [Planning ahead when living with cancer – England and Wales](#)
- [Your life and your choices – Plan ahead Northern Ireland](#)

We produce information in a [range of formats](#) and [languages](#). To order these, visit our website or call our support line on **0808 808 00 00**.

Further Macmillan support

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on **0808 808 00 00**, 7 days a week, 8am to 8pm. Or visit macmillan.org.uk to [chat online](#) to one of our team.

Deaf or hard of hearing? Call using Relay UK on **18001 0808 808 00 00**, or use the [Relay UK app](#). Speak another language? Telephone interpreters are available. Please tell us in English the language you would like to use.

If you want to share your experiences or ask questions, you can find others who understand on our [Online Community](#). Our free [Macmillan Buddy service](#) can arrange weekly calls or visits with a friendly volunteer who understands what you're going through.

Other useful contact details

- Advice NI (Northern Ireland) – visit www.adviceni.net or call **0800 915 4604**
- Citizens Advice England – visit www.citizensadvice.org.uk or call **0800 144 8848**
- Citizens Advice Scotland – visit www.cas.org.uk or call **0800 028 1456**
- Citizens Advice Wales – visit www.citizensadvice.org.uk/wales or call **0800 702 2020**
- Law Society of England and Wales – visit www.lawsociety.org.uk or call **0207 242 1222**
- Law Society of Northern Ireland – visit www.lawsoc-ni.org or call **0289 023 1614**
- Law Society of Scotland – visit www.lawscot.org.uk or call **0131 226 7411**

Notes and questions
