

YOUR STEP-BY-STEP GUIDE TO MAKING A WILL

LEAVE A LEGACY OF HOPE

The Royal Osteoporosis Society is the only UK-wide charity dedicated to improving bone health and beating osteoporosis.

Whether or not you decide to include the ROS in your Will is completely up to you. If you do choose to leave us a legacy, you'll be part of building a future without osteoporosis.

For more information on how to leave a gift in your Will, please get in touch

Call us on **01761 471771**

Email us: legacies@theros.org.uk

Visit us: theros.org.uk/legacy

Find us:     



Royal Osteoporosis Society is a registered charity in England and Wales (1102712), Scotland (SC039755), and Isle of Man (1284). Registered as a company limited by guarantee in England and Wales (04995013), and foreign company (006188F) in Isle of Man. Registered address: St James House, The Square, Lower Bristol Road, Bath, BA2 3BH

President: Her Majesty The Queen

Helping the next
generation stand tall



Better bone health for everybody

MAKING A WILL FOR THE FIRST TIME

At your first appointment with your solicitor you'll need to take some details with you.

What you own – We've attached a simple checklist on the right to help you with collecting this information.

Who to include in your Will – Who do you want to leave your assets to? How do you want to divide your property between your loved ones, friends and charities?

Family and other beneficiaries – Details of your family and status. Are you divorced or has your civil partnership been dissolved? Have you remarried or entered into a new civil partnership? Or are you living with someone without being married to them or being their civil partner? Do you have any children or any other dependants? If you give your solicitor relevant details, they can give you legal guidance.

Guardians – If you have any children who may still be under 18 when you

die, you may need to name someone as their legal guardian.

Other wishes – Do you have any particular wishes for your funeral? Do you want to be buried or cremated? Are there any other instructions?

Executors of your Will – You must also name the people you want to appoint as 'executors' of your Will – the people who carry out the administration of your Will after your death.

Signing the Will – Once the Will has been drawn up it is not effective until it has been signed. There are several rules affecting the signature process which, if not followed correctly, will make your Will invalid. Your solicitor will ensure that your Will is signed and witnessed correctly.

WHAT I OWN: ASSETS

Item	Value
House value	
Car(s)	
Jewellery, furniture and household possessions	
Bank account(s)	
Building society account(s)	
ISAs/savings certificates/premium bonds	
Life insurance, stocks and shares	
Digital Assets	
Pensions	
Other	
Total	

WHAT I OWE: LIABILITIES

Item	Value
Outstanding mortgage	
Overdrafts	
Credit card balance	
Bank loans	
Other debts	
Total	

WHO TO INCLUDE IN YOUR WILL?

Use these example tables to make a list of all those you wish to remember in your Will, and what you want to leave them. This could be a financial figure, a percentage of your estate, or a specific item.

Name:	Amount:
Address:	Specific item(s):

Name:	Amount:
Address:	Specific item(s):

Name: Royal Osteoporosis Society	Amount:
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Registered address: St James House, The Square, Lower Bristol Road, Bath, BA2 3BH	

EXECUTORS AND GUARDIANS

Executors: people you appoint to carry out the instructions in your Will. These could be friends or family members, or a professional such as your solicitor. Ideally, they will be familiar with your financial matters. Make sure you ask your executors whether they're happy to take on this duty as there are long-term responsibilities involved, particularly if you include a Trust, which is where one person holds assets or money for another, in your Will. If children or land are involved, you must appoint two executors.

Executor name:	Executor name:
Executor address:	Executor address:
Executor name:	Executor name:
Executor address:	Executor address:

Guardians: people you appoint to look after your children, in the event that you and the children's other parent both die before they are 18 (16 in Scotland). We recommend discussing your wishes with the people you wish to appoint first.

Guardian name:	Guardian name:
Guardian address:	Guardian address:
Guardian name:	Guardian name:
Guardian address:	Guardian address:



Leaving a gift in your Will couldn't be more straight forward and is a wonderful way to support people affected by osteoporosis.

We're delighted to partner with the National Free Wills Network to offer you a free solicitor-written Will. This network gives you access to hundreds of reputable solicitors across the country, to make it easier for you to tailor your Will to your needs.

There are 3 simple steps to get your free Will written or updated:

- Request your information pack from the National Free Wills Network, which will include a step-by-step guide and a list of your nearest Network solicitors. Just call **01761 471771**, email our Legacy Manager at legacies@theros.org.uk or visit theros.org.uk/legacy
- Choose the solicitor you'd like to use and make an appointment.
- Write or update your Will for free

Alternatively, you can also find a local solicitor who can assist you with your Will via the Law Society. Visit: www.lawsociety.org.uk or call **020 7320 5757**

If you chose to leave us a legacy, we'll be able to move closer to a future without osteoporosis, together.

GLOSSARY

Beneficiaries: Those who would benefit from a gift in your Will.

Bequest: A gift in your Will.

Estate: The sum total of what you own, including your assets and liabilities.

Executors: The individual(s) you appoint to ensure your wishes are carried out.

Guardians: The individual(s) you appoint to look after your children, in the event of your death.

Inheritance Tax: A Will can help reduce the amount of inheritance tax that needs to be paid on your estate.

Pecuniary gift: A gift of a specific sum of your choosing.

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

Residuary gift: A share of an estate once all debts, expenses and specified gifts to friends and family have been paid. It is normally expressed as a percentage.

Specific gift: A gift of a particular item of your choosing.

Testator: The person making the Will – you.



Better bone health for everybody