

Alzheimer Scotland wants to make sure nobody faces dementia alone. There are two main objectives that help us achieve this and drive all our work:

- being the foremost provider of support services and information for people with dementia, their families and friends throughout Scotland and
- being the leading force for change at all levels of society, protecting and promoting the rights of people with dementia, their families and friends.

Alzheimer Scotland is committed to improving the lives and opportunities of people with dementia, their partners, families and carers. We do this through provision of direct support services, and by raising funds to provide our 24 hour Freephone Dementia Helpline (0808 808 3000), our networks of Dementia Advisors and Dementia Nurses, our Reminiscence Networks and our Dementia Research Centre. Our work and campaigning activity is informed by our 7,000 members and delivered by over 1,100 staff and 700 volunteers.

For more information about who we are and what we do, visit www.alzscot.org

If you would like to discuss leaving a legacy in your Will to Alzheimer Scotland – Action on Dementia to benefit people living with dementia in Scotland, please contact the Fundraising Team at Alzheimer Scotland on 0131 243 1453 or e-mail legacies@alzscot.org

www.alzscot.org/legacies
T: 0131 243 1453
E: legacies@alzscot.org

Alzheimer Scotland – Action on Dementia
22 Drumsheugh Gardens
Edinburgh
EH3 7RN



Planning your Will: things to consider

This leaflet will help you prepare for meeting your solicitor to talk about making or changing your Will. Complete the relevant sections and take it to the meeting with your solicitor, together with a copy of your existing Will, if you have one.

Making sure nobody faces dementia alone.

Simple steps to making your Will

It is estimated that as many as 70% of adults in Scotland do not have a Will. This may be because we are reluctant to think about dying or because we assume our nearest and dearest will inherit automatically anyway, so why bother? But dying intestate (without a valid Will) may mean that your wishes will not be carried out the way you expected or wanted. You may also leave your family with complicated and expensive financial and legal problems to sort out.

Making a Will is not complicated but it will help to do a bit of planning before you speak to a solicitor. Use the sections in this leaflet to jot down information about your assets and your wishes before you meet the solicitor. He or she may ask for more information but it will help to think about and record some key information first:



Your personal details

It may sound obvious but record your name, address, date of birth, marital status and the details of your spouse, civil partner and children (from your current and any previous relationships). If you are making a new Will because you are about to marry, make sure you tell the solicitor.

Choose your executor(s)

Think about who you want to sort out your affairs and carry out your instructions after your death. Ask them if they would be willing to be an executor.

You can nominate a spouse or partner, other relative, a close friend or a solicitor. People usually choose two executors which is sensible in case one of them dies before you or becomes unable to act as executor. You can nominate

as many executors as you wish in Scotland but more than three is probably unmanageable.

An executor can also be a beneficiary of your Will but cannot witness you signing it.

What do you own and how much is it worth? (your assets)

Make a note of your assets and their approximate value as best you can. You may be surprised by how much your estate is worth but it will also help to remind you about particular valuables which you may want to leave to particular people, such as jewellery or artwork.

What do you owe? (your liabilities)

This includes any mortgage(s), bank or other loans, overdrafts, credit card debt, and hire purchase agreements. You can then subtract this amount from the value of your

assets to work out a net value for your estate.

How do you want to leave your estate?

This is where you should record who you would like to receive your assets. You can make as many different legacies as you like or you may choose to leave your estate to your partner or a few close relatives.

If you want to exclude anyone from your Will, discuss this with your solicitor who will tell you who can have a claim for legal rights to your 'moveable estate' such as money, shares, and jewellery.

You should also think about what you want to happen if a beneficiary dies before you do.

Once you have provided for your family or friends, you may also want

to leave a legacy to charity. Again, your solicitor will help you with the wording of your legacy.

Other wishes

If you have particular wishes for your funeral or if you want to donate your organs after your death or donate tissue for medical research, you can specify that in your Will, but you should also discuss your wishes with your family in case there is any delay in locating your Will. See page 10 for links to further information on organ and tissue donation.

You can also record who you want to look after your children if they are under 16 when you die or who you would want to look after any pets.

Personal details

Your name and address:

Your date of birth:

Your spouse or partner's name and address

(if different from your own): If you are separated but not divorced, let your solicitor know.

Your executors' full names and addresses:

You can have as many as you wish but no more than three is recommended. They can be family, friends or a solicitor. Make sure they are willing to be nominated by you as executor. You might want to record the relationship (if any) that each executor has to you.

Your children's full names, date of birth and addresses
(if different from your own)

Guardian's full name and address (if you are appointing a guardian to look after any of your children under 16 or asking someone to look after your pet(s)). Make sure they agree to do this. You may wish to record the relationship (if any) of the guardian to the children.

What you own and its value (your assets)

Completing this section will give you a good idea of the approximate value of your estate in today's values. Do not worry if it seems complicated; your solicitor can help.

Your main home (or share of it)	
Any other property or land (or your share of it). This may include a second home, holiday home or investment property.	
Cars and other vehicles	
Money in banks and building societies (tell the solicitor if any accounts are jointly held)	
Stocks and shares, investments, ISAs, National Savings, Premium Bonds	
Life insurance, endowments, pensions and death benefits	
Home contents including furniture and fittings	
Valuables such as jewellery, artworks, and antiques	
Other savings, income or major assets	
Total assets	
Mortgages	
Loans	
Overdrafts	
Credit card debt	
Credit or hire purchase agreements	
Total liabilities	
Deducting your total liabilities from your total assets gives the total net value of your estate.	

Who do you want to remember in your Will?

Make a list here of the family, friends and charities you would like to benefit from your estate and what you would like them to receive. You might also need to tell the solicitor where an asset is to be found, such as jewellery held in a safety deposit box in a bank.

You will also need to decide whether you want each beneficiary to receive:

- a specific bequest – a legacy of a particular item such as a ring, or a house
- a pecuniary bequest – a legacy of a fixed sum of money
- a life interest bequest – a legacy of property or possessions left to someone for the rest of their life, which is then passed on to someone else
- a residuary bequest – a legacy of what remains of your estate after paying all other bequests and costs. This is often used by people leaving a legacy to charity in their Will.

Name & Address	% share	Amount £	Specific item
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Add an extra sheet if necessary so your solicitor can include the details in your Will.

Residue

After legacies, taxes, funeral expenses etc have been paid, what's left of your estate is called the residue. Once you've provided for family and friends you may wish to think about leaving a legacy in your Will to a favourite charity. This is often expressed as a percentage of your residue.

Who you wish to leave your residue to?

Share of your estate

Address of beneficiary

It is a good idea to name alternative beneficiaries (for example, if a beneficiary dies before you). You might wish to consider naming a charity as an alternative beneficiary.

Alternative beneficiaries

Name:

Address:

Funeral arrangements

If you have specific wishes about your funeral, you can make things much easier for your family by stating these wishes clearly in your Will. For instance, you may prefer to be cremated rather than buried and have somewhere special in mind for your ashes to be scattered.

You may prefer to have donations made to a favourite charity in place of flowers, want mourners to wear a favourite colour or certain music or hymns to be played. It might be upsetting to think of these details now, but it could save much heartache for your family and friends when you are gone.

If you already have a burial plot (sometimes called a lair in Scotland), you can include the details in your Will and add any wording you wish to be included on, or added to, a headstone.

Keeping things up to date

You should review your Will every five years or so, or after any major changes in your life – such as getting married or divorced, having a child, or moving house. If your named executors pre-decease you or tell you they no longer wish to be your executor, you should also review your Will and make any necessary changes.

Any changes must be by 'codicil' (an addition, amendment or supplement to a Will) or by making a new Will, otherwise your changes will have no legal effect and could invalidate the whole of your existing Will.

Digital assets and passwords

You may wish to maintain a record of online accounts and passwords for things like bank accounts, social media, and electronic devices like computers, laptops, and mobile phones so your executor can access this data after your death and close down any accounts. As accounts and passwords are liable to change regularly, it is not recommended that this information be included in your Will but it is a good idea to keep it updated and in a secure place with an instruction to your solicitor to follow instructions held separately to your Will.

Leaving a legacy in your Will to Alzheimer Scotland

We would be delighted if you decide to leave our charity a legacy in your Will, after any legacies to your family and friends. Your solicitor may find the following helpful:

Make sure your solicitor uses our full charity details in your Will:

Our full name and registered address is:

Alzheimer Scotland – Action on Dementia, 22 Drumsheugh Gardens,
Edinburgh, EH3 7RN.

Our registered charity number is SC022315.



Notes/Additional Instructions

If you want to donate your organs after your death, or to donate tissue to medical research, you can state this in your Will but you also need to ensure your family is aware of your wishes so this can happen immediately after your death rather than waiting until your Will is found or read. You may also have to sign a special form to register your wishes.

See the links below for more information:

- Donating your organs: www.organdonationscotland.org
- Donating brain tissue: www.alzscotdrc.ed.ac.uk/index.php/donations/brain-tissue-donation
- Donating your body to medical research: www.gov.scot/Topics/Health/Policy/BurialsCremation/BodyDonation