

About us

The **Co-operative Legal Services** provide legal advice and support for members and customers of The Co-operative Group and the general public alike.

Our customer promise is a commitment to offer straightforward, value-for-money services and an ethos of social responsibility. We are part of a family of businesses, which trade according to the values of self-help, self-responsibility, democracy, equality, equity and solidarity.

For more advice on the best Will for you call us on: **0845 600 5207**.

Please quote W0072

Lines open 8am to 8pm Monday to Friday, 9am to 1pm Saturdays.

www.co-operative.coop/legalservices

The Co-operative Legal Services also offer the following services:

Probate and Estate Administration

Free advice on the complicated legal, taxation and administrative duties involved in administering an estate when someone dies and a comprehensive Probate and Estate Administration service.

Buying and selling your home

Free advice on the legal processes involved in buying or selling your property and a complete Conveyancing service including Home Information Packs.

Accident and injuries

Free advice on the legal issues following an accident and a comprehensive personal injury claims service.

Employment claims

Free advice regarding employment claims, including: equal pay, redundancy, transfer of business, unfair dismissal, and whistle-blowing.

Additional benefits for Co-operative members

If you're a member of The Co-operative Group we can provide you with a wider range of legal advice. Our legal advice covers anything from resolving a problem with a neighbour to matters affecting your consumer rights.

For free legal advice call us on: 0845 603 7199 quoting reference no. W0072.

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CLS/WILLS/BRO/02/10

The **co-operative** legal services

Will Writing Service

**Writing your Will is easier than you think.
We'll make sure it's right.**

Writing a Will should be one of your top priorities at every stage in your life.

Many people think that writing a Will is something to put off until later in their lives. However, it doesn't matter what stage you are at, how many assets you have, or whether you've already discussed your wishes with your loved ones. The only way to be completely certain that your money and possessions will go to the correct people when you die is to write a Will.

A Will is a legal document which gives you complete control over what happens after you die and guarantees you leave exactly what you want to who you want. Essentially it means peace of mind for you and protection for your loved ones.

What happens if I don't have a Will?

If you die without leaving a valid Will you have died 'Intestate'; in these circumstances you have no control over what happens to your belongings, assets and money. Instead, the Court will decide who can administer and who will inherit your estate in a strict order of priority (according to the 'Rules of Intestacy') regardless of the good intentions you may have had. This could cause the following issues:

- Your unmarried partner may receive nothing at all.
- If you are married, your spouse may not automatically inherit all of your property and possessions.
- If you have children under 18, the Court may have to appoint Guardians to look after them.
- Someone you wouldn't want to benefit may inherit all or part of your estate.
- Your funeral arrangements may not be as you would have wished.
- Legal issues and family rifts could be caused after your death.

Not only is it important to write a Will, but it is also essential that your Will is written correctly to ensure that it will be valid when you die. Invalid Wills are disregarded by the Court and have no effect, the Rules of Intestacy are applied instead. That's why The Co-operative offer a professional Will writing service. Our professional Will writing experts are dedicated to making sure that all your wishes are recorded effortlessly and more importantly – accurately.



I don't have a Will. Do I need one?

If you answer 'yes' to any of the questions below, or if you have any doubt, you should seriously consider writing a Will.

Relationships or family matters

- **Are you in a relationship or has your status recently changed?**
(eg. living with a partner, marriage or civil partnership, separation, divorce, remarriage)
- **Do you have any children or grandchildren that you'd like to provide for?**
- **Do you want to specify who would look after your children should something happen to you?**
- **Do you wish to leave money to someone in a vulnerable position?**
(eg. somebody with a disability, undergoing a divorce, struggling financially)

Your assets

- **Do you own a property?**
- **Do you have any other assets that you wish to leave to particular people?**
(eg. shares, savings, investments)
- **Does paying Inheritance Tax concern you?**
(currently at 40% on property, possessions and savings worth in total over £325,000 per person 2010/11)

Special arrangements

- **Do you have any items of sentimental value that you wish to leave for loved ones?**
- **Do you wish to make special arrangements for any pets or charities?**
- **Would you like specific individual(s) or a professional Executor to administer your estate?**
- **Are there any special arrangements you wish to make on the event of your death?**
(eg. any wishes regarding funeral plans, organ donation etc.)

For **FREE information and advice**, or to book an appointment, please call our Will writing specialists on **0845 600 5207**. Please quote ref: W0072

I already have a Will. Do I need to update it?

It is essential to make sure that the Will you have reflects your current personal and financial situation. If your Will is not kept up to date, your wishes may not be carried out as you had hoped.

If any of your answers to the below questions are 'yes', or if you have any doubt about your existing Will, you should consider rewriting it.

Relationships or family matters

- **Have there been any changes to your personal circumstances since writing your Will?**
(eg. living with a partner, marriage or civil partnership, separation, divorce, remarriage)
- **Have there been any changes to the circumstances of your Executors since writing your Will?**
(eg. unable to act due to ill health, death or no longer wish to act)
- **Do you wish to change the named Executors in your Will?**
(eg. due to a change in relationship, or you wish to appoint a professional Executor)
- **Have there been any changes to the circumstances of your Beneficiaries since writing your Will?**
(eg. death, or change in relationship with a Beneficiary)
- **Do you wish to change the Beneficiaries in your existing Will?**
(eg. due to a change in assets, births or new family members, deaths, marriages, separation)
- **Do you now require someone to be excluded from your existing Will?**

Your assets

- **Are you a property owner but do not have a Property Trust Will?**
(see details of Property Trusts on opposite page)
- **Does your current Will include any clauses relating to Inheritance Tax planning?**
(there have been recent changes to the rules regarding the taxation of Trusts which may require you to rewrite your existing Will)

Special arrangements

- **Do you now wish to make more specific provisions for any pets or charities?**
- **Do you now wish to make more specific wishes on the event of your death?**
(eg. organ donation, donation to medical science)

What type of Will do I need?

It is very important to choose the right type of Will so that you can guarantee your possessions are protected as you would wish for your loved ones. We offer a range of Will writing services to suit a variety of circumstances:

Standard Wills

In a standard Will, you name Executors to administer your estate, Guardians for any children under 18 and the Beneficiaries of your estate. Specific wishes regarding charities, pets and funeral arrangements can also be recorded.

Property Trust Wills

A Will for people who own a property and wish to best protect its' value for future generations. The Trust protects your share of any property value for future generations, whilst allowing a nominated individual (such as your surviving spouse or partner) the right to live in the property for the rest of their life. Furthermore the Trust protects your share of the property value should your surviving spouse or partner be assessed for residential care fees, or their circumstances change after you are gone.

Flexible Life Interest Trust Wills

A Will which operates in a very similar way to a Property Trust Will, but gives protection for cash assets and savings as well as property. Your surviving spouse or partner can benefit from the income generated from your savings with the capital value protected for future generations.

Discretionary Trust Wills

A Will for people who wish to ensure that vulnerable Beneficiaries receive the right assistance to manage their inheritance. Trustees are appointed to look after the inheritance of vulnerable Beneficiaries on your behalf. This type of Will could also be used to save Inheritance Tax for unmarried couples.

Other services

Living Wills

This document allows you to state the type of care and treatment that you would, or would not like to receive should you later be diagnosed with a terminal illness or become seriously unwell.

Lasting Power of Attorney

This document allows you to nominate another person, or people to manage your assets on your behalf in the event that you, for whatever reason, are unable to do so. This is useful for people who work overseas or who are physically or mentally handicapped.

For **FREE advice** on choosing the right Will for your circumstances call **0845 600 5207**. Please quote ref: W0072



The Co-operative Will writing service

Our aim is to make writing your Will as simple and straightforward as possible. Our service includes:

Free advice and support on Will writing

All of our advice and support is offered free over the phone and your call will be handled in complete confidence. We provide:

- **Free advice** on writing your Will or rewriting your Will if you already have one.
- **Free advice and support** on the role of Executors in Probate and Estate Administration.
- **Free advice** if you wish to appoint someone else to manage your affairs on your behalf while you are still alive.
- **Free advice** on how to put plans in place if you become seriously unwell, physically or mentally disabled.

A simple and convenient Will writing Service

Our dedicated Will writing experts are available by phone for maximum convenience. All of our fees are fixed and are confirmed before your Will is written. The service follows four simple steps:

Step 1

Call us for free advice and support on Will writing or to book an appointment to write your Will with one of our Will writing experts on **0845 600 5207**.

Once you have booked an appointment we will send you information on the decisions you will need to make in order to write your Will.

Step 2

Your dedicated Will writing expert will contact you on the date and time that you have specified. They will discuss your individual and family circumstances, your specific wishes and gather all the information that is required from you in order to write your Will accurately.

Step 3

Your Will writer will then draft your personally tailored Will and forward a copy to you. You will also receive a full commentary on the clauses contained within your Will and full instructions on how your Will must be signed, dated and witnessed in order to make it legally binding.

Step 4

You can then return the signed Will to us and we will store it in a secure fire and waterproof facility on your behalf at no extra cost. Ongoing free advice is available should your circumstances change and you wish to discuss rewriting your Will.

Executor service

Executors are the people named in your Will who are responsible for the effective administration of your estate.

Choosing who you appoint as Executor is an important decision because the role carries significant legal, taxation and administrative responsibilities. Executors are ultimately liable for everything they do, or fail to do, in relation to the estate. They can be held personally accountable for any loss resulting from a breach of their duty – even if the mistake is made in good faith. Therefore it is essential to name Executors that you feel can perform the role effectively on your behalf.

Performing the role of Executor can be both time-consuming and complex, so many people choose to name a professional Executor in their Will. A professional Executor can provide peace of mind that everything will be taken care of correctly, removing pressure and stress from family and friends at a difficult time.

The Co-operative offer a professional Executor service providing all the reassurance and support that you would expect from one of the largest ethical and socially responsible co-operative organisations. You can choose to appoint us as either sole or joint Executor in your Will to give support and professional advice to your loved ones and make sure that your estate is administered correctly.

Free advice and support when someone dies

When a loved one dies it is an extremely distressing time. We can help you with free advice and support including:

- **Free advice** on the immediate steps that need to be taken when a loved one dies.
- **Free explanation** of Probate and whether it will be required to administer the estate.
- **Free advice** on the legal, taxation and administrative responsibilities.
- **Free advice** explaining who can administer the estate whether a Will is in place or not.



For **FREE information and advice**, or to book an appointment, please call our Will writing specialists on **0845 600 5207**. Please quote ref: W0072