

Frequently Asked Questions and Legal Terms



Why should I make a Will?

Without a Will, the law decides how your estate is distributed, and therefore it may go to people that you never intended to benefit. Many people assume that, once they die, everything is passed to their spouse or partner - but this is not always the case.

By writing a Will you can have the peace of mind of knowing that your family and friends will be protected.

Making a Will is also a good opportunity to make a lasting difference and remember people and causes that have been important to you throughout your life. This means that you can continue to support your favourite charities like Julia's House.

Why should I remember Julia's House in my Will?

Because only 5% of our funding comes from the government, we rely on people like you choosing to remember us in your Will in order to reach every family that needs our help. You will be helping to ensure that we continue the vital work you supported during your lifetime.

With your help, we will continue to provide invaluable support for life-limited children and their families, both at their homes and in our hospice. We will continue to step in with emergency respite when the worst happens, offering emotional and practical support to families in crisis. Crucially, your gift will also help us to reach out to many more families in the future.

Who should write my Will?

Whilst you can write your own Will, we recommend that you use a solicitor. Getting your wishes written down professionally will save a lot of time and money for your family and executors in the future. If you wish, we can help by providing you with a list of local solicitors - and you may qualify to have your Will written for free by using one of the solicitors participating in the Julia's House Free Wills Service.

I am planning to write my Will – what should I think about?

If you are having your Will written by a solicitor, they will guide you through this process, and suggest what you will need to consider. This is likely to include:

- Making a list of your assets, and their estimated value. This should include any property you own, savings, stocks and shares, life insurance, and any particularly valuable possessions.
- Make a list of families, friends or charities who you would like to benefit, and decide what you would like to give to them. This gift could be a particular item, an amount of money, or a share of your estate.
- Think about who you would like to appoint as executors – the people or organisation who will ensure that your wishes are carried out after your death. These could be friends, family or professionals such as a solicitor.
- If you are a parent, appoint a guardian – this is very important to ensure your children are left in the care of the person you wish.

What type of gift can I leave?

There are several different ways that you can leave a gift in your Will:

- You can leave a specific amount of money (sometimes called a “pecuniary bequest”)
- You can leave a proportion of your estate, once all other gifts have been paid. This can be the entire residue, or a percentage of it (sometimes called a “residuary bequest”).
- You can leave a particular item – for example a painting, a jewellery collection.

Will I have to pay Inheritance Tax?

If the total value of your estate (i.e. all of your assets, less any debts) at death is in excess of the allowance at the time, then Inheritance Tax (or IHT) will be payable on however much that excess is. The tax is paid from the assets of your estate before any gifts are paid out, so it can reduce the value of what is being left to your beneficiaries.

The allowance (or “threshold”) before IHT needs to be paid is relatively high, and is being raised further over the next few years. You should seek advice on whether your estate may be liable for IHT – for many people, it may not be.

However, if your estate *is* likely to be subject to IHT, then leaving a gift to charity may help to reduce the amount of tax otherwise payable. Registered charities such as Julia’s House are exempt from IHT, and any gifts to them may help to reduce (or sometimes reduce entirely) the amount of tax your estate would otherwise be liable for.

What is an executor?

Executors will be specifically named in the Will. They ensure that your wishes are correctly carried out, and sort out the administrative details of the Will – selling any assets, settling any tax or other debts, and then paying any gifts to family, friends or charity. Most people appoint two executors to share the work involved - however there can be a maximum of four people named as executors to any one Will. Your executors could be family, close friends or a professional such as your solicitor.

Do I need to update an old will?

It is vital that you review your Will regularly to ensure that it reflects your current wishes and circumstances. When something in your life changes, getting married or divorced, moving house, having a baby, becoming a grandparent, it's a good time to change an existing Will. Keeping your will up to date is just as important as making one in the first place, as it is the only way to ensure your wishes are followed and your estate is distributed in exactly the way you wish.

I already have a Will – how can I update it?

If there are several changes to be made, then the best way to amend a current Will is to go and see your solicitor to make sure changes are written in properly and professionally. You may even be able to make use of our Free Wills Service to have these changes made at no share – please see our website for more details.

It is also possible to update your current Will by adding a codicil.

This is a document that need not change the rest of the content of your current Will - it can simply add a new instruction. The codicil should be completed in front of two witnesses who should then both sign the form. It is recommended, to ensure the new clause ties in with your existing Will, that you see your solicitor about the amendment made. This codicil is then kept with your Will. You can download a blank codicil form from the Julia's House website.

Any other questions?

If you would like to know any more, please get in touch – any discussion will be in the strictest confidence. Either call us on 01202 644220, or email info@juliashouse.org.