* A will is an important document.

It ensures, after you die, that your assets e.g. your home, savings, investments, other property and belongings go to who you want them to go to.

* You can create your will in just a few simple steps.
* Your will lets you give clear instructions on what should happen to your possessions after your death and helps to avoid disputes.
* You can use your will to provide for your family, loved ones, friends or a favourite charity or cause.
* A properly drafted will can also ensure your Inheritance Tax liability is kept to a minimum.
* Many people find that writing a will gives them peace of mind, knowing they have chosen trusted friends or family as their executors, responsible for handling the paperwork and making sure their wishes are carried out.
* Your will can include financial arrangements for your children if they are aged under 18 when you die, as well as appointing a guardian to look after them.
* A will can also provide for children who may have health, welfare, or financial problems by ensuring their inheritance is used for their benefit – even if it doesn't go directly to them
* Appointing Executors.

An executor is a person – chosen by you - who carries out the instructions specified in your will. They will pay any taxes, debts, and close accounts. It is a responsible position so it's important to choose carefully. Anyone over the age of 18 can be an executor; it could be a family member, a friend or a professional such as your solicitor or bank manager.

* Guardianship of Children

If you are the last surviving parent, and you die leaving children under the age of 18, you should name the person you would like to look after them in your will. If no one is specified, the court will appoint a guardian.

* Gifts for beneficiaries

Your will allows you to leave gifts to family, friends, loved ones or charities.

 These fall into three categories:

1. Specific items as gifts, such as your watch or jewellery.
2. Pecuniary gifts – or gifts of money – left to loved ones such as grandchildren, old friends or a charity.
3. Residuary gifts - what is left after all debts and specific gifts have been distributed.

 If you want to leave monetary gifts to youngsters, the funds will normally be held by the executors until the beneficiary is at least 18 years old.

* Next Steps after making your will

 Once you have written your will, there are two important steps to make sure it is kept safe and secure, and is easy to locate when it's needed:

1. Store your will somewhere safe and secure for complete peace of mind
2. Registering your will records its existence and location - you could use *Certainty, the National Will Register*’, so it can be found easily by your executors when needed.

| **Executor changes** |
| --- |
| [Codicil appointing an additional executor](http://wills.which.co.uk/product/codicil-executor/)If you want to appoint someone new as an executor in your will, as well as the person(s) you've already named, you can use this codicil to do so without affecting the rest of your will.[See more about this codicil](http://wills.which.co.uk/product/codicil-executor/) | £19 [Buy now](https://whichwills.secureclient.co.uk/quick_register-c/?rapidocsid=10504&registerEvent=tryDocument&productpriceid=24321)  | £39 [Buy now](https://whichwills.secureclient.co.uk/quick_register-c/?rapidocsid=10504&registerEvent=tryDocument&productpriceid=24322)  |