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## **HCR Will Drafting Service (Top 70 Law Firm)**

### **We have recently negotiated a reduced-cost will writing service with HCR Law for SWP Federation Members**

#### **What is a Will?**

A Will is a legal document which allows you to decide what happens to your property, money and possessions when you die. Anyone over the age of 18 can make a Will provided they have testamentary capacity and comply with the legal requirements for signing a valid Will. Without a will, everything you own is distributed in line with rules of intestacy (see *Why make a will* guide above), which might not be what you want.

The USP of Wills at Work is that all of the wills are drafted by qualified solicitors. You are safe in the knowledge that your members are being referred to a Top 70 UK law firm and that the team advising them in connection with the drafting of their wills are all legally qualified.

#### **Why do I need to make a Will?**

<https://www.youtube.com/watch?v=qMsnWyCwAVo>

Having a Will is especially important if you have children or other family who depend on you financially, children from a prior relationship who you want to ensure benefit from your estate, or if you want to leave something to people outside your immediate family. A Will can help reduce the amount of Inheritance Tax that may be payable on the value of your assets.

#### **How does the Wills at Work scheme work?**

Email the Wills at Work team ([mywill@willsatwork.com](mailto:mywill@willsatwork.com)), indicating which of the four options you've chosen (basic or plus & single or couple) (see the *Basic or Plus Support Guide link* above), along with a mailing address and mention you are a member of the Police Federation.

You'll be sent a welcome pack and be allocated to one of the team's qualified solicitors who will assist with the drafting of your will(s). We will ask you to provide some essential information, including your Will instructions and payment for the cost of the will. You will be provided with direct contact details for the solicitor that will be assisting with the drafting of your will(s).

Once the will has been drafted and signed, the original will gets securely stored (at no cost to you) and a copy is sent to you for your records.

Both the Basic and Plus service options include:

- The drafting of your will(s) by a qualified solicitor;
- A telephone or video consultation with a solicitor to discuss your instructions;
- Engrossed wills sent to you for signing;
- Free storage of your signed will(s) and any other important documents such as Title Deeds; and
- Automatic reminder to review or update Will(s) in 5 years.

The Plus service also includes a review of your inheritance tax position. The Plus service is suitable for those incorporating trusts into their will(s). It is possible to switch between the Plus and Basic service if appropriate during the course of your discussions with your appointed solicitor.

### **Which option do I need - basic or plus?**

Ask yourself all of the following questions:

1. Do you or your partner have a child or children from a previous relationship?
2. Do you or your partner own assets outside England and Wales?
3. Do you or your partner own assets (e.g. property) with another person who is not your current partner?
4. Have you or your partner ever been married or in a civil partnership before?
5. Do you or your partner want to incorporate a trust in your Will?
6. Are your assets and your partner's assets worth over £650,000 combined?
7. Are your assets worth over £325,000?

If you and your partner answered 'yes' to one or more of the above questions, then you need the 'plus' service. If you and your partner answered 'no' to ALL of the above questions, then you need the 'basic' service.

### **How much does it cost?**

#### **Single Will**

Basic - £150+VAT

Plus - £300+VAT

#### **Couple**

Basic - £280+VAT

Plus - £450+VAT