

Just three steps
**Your simple guide
to making your
Will without the
headaches**



Just three, short, simple, stress free steps

You:

- ✓ **Can** do this in only three steps
- ✓ **Don't** need to get it perfect
- ✓ **Just** get it down on paper so your solicitor can turn it into your proper Will

Step 1: What you own and what you owe

Step 2: Who gets what

Step 3: Who you want to carry out your Will

Don't aim for perfect... aim to complete it.

Before you start ...

Why you need a Will – even if you think you don't

If you die intestate (without a valid Will), the law decides who gets what.

This can mean:

- The wrong people inherit, or the right people inherit but not how you'd choose
- Unmarried partners are not automatically protected
- Delays, stress and cost for your family
- More chance of disagreements - especially with property, business interests, or blended families
- No clear choice of executor(s) – who you want to carry out your Will

A Will also lets you:

- Choose executor(s) you trust
- Choose guardian(s) for children / dependants – if relevant
- Leave specific gifts – for example, money, items, property, shares – to specific people
- Leave a gift to a charity – these are exempt from tax

If you only do one thing: name executors you trust.

What you need to hand

- don't worry if you don't have it all

- Rough list of **assets** (home, savings, investments, pension)
- Rough list of **debts** (mortgage, loans, credit card)
- Names / addresses of **beneficiaries**
- Names / addresses of **executors**
- Notes on personal items, pets, funeral wishes

Missing information?
Simply leave it blank, your solicitor will help fill any gaps.

Remember you only need a sensible estimate, not an accountant's report.

If you miss something, most Wills cover it in the residuary estate (what's left after other gifts and costs).

Make it simple:
Start with your home, bank, pension and debts - add the rest later.

Step 1: What you own and what you owe

A snapshot of your estate

(Complete page 4 to get an estimate of your estate)

What you own - your total assets	(A):	€
Deduct what you owe - your total liabilities	(B):	€
Total = Estimated value of your estate:	(A minus B):	€

Is your estate more complex?

Simply tick any of these which apply:

- Foreign assets or property
- Shares / investments / substantial pension
- Business assets / trading company
- Blended family
- Grandchildren you want to provide for
- You want to reduce tax / keep things fair

and see page 8

A. What you own - your assets:

What counts as an asset?

Property, savings, investments, pension value, vehicles, jewellery, antiques, life insurance, anything else of value.

Keep it simple:
estimates and
round numbers
are fine.

Item	Name / address / account no.	Estimated value (€)
Your home		
Other property		
Other lands		
Bank accounts		
Building society		
Post Office / Credit Union / other		
Stocks & company shares		
Life insurance		
Pension		
Cars / vehicles		
Jewellery		
Home contents / furniture		
To Revenue (e.g Fair Deal/Taxes)		
Other assets		
Total assets (A)		

B. What you owe - your liabilities:

What counts as a liability?

Mortgage, loans, overdrafts, credit cards, and likely costs (funeral, legal / admin).

Item	Name / address / account no.	Estimated value (€)
Outstanding mortgage(s)		
Other loans / overdrafts		
Credit card balance(s)		
Funeral expenses (estimate)		
Legal expenses for administering your estate (estimate)		
Total liabilities (B)		

Step 2: Who gets what

Your beneficiaries are the people and organisations who receive something from your estate. It is also helpful to provide DOB and PPSN of individuals.

You can leave a:

- ✓ **Specific** amount of money (a pecuniary gift)
- ✓ **Percentage** of your estate (often the simplest)
- ✓ **Specific** item (property, jewellery, artwork, shares, etc)



Name of people or charities	Address	% of your estate
		Amount
		Specific item(s)
Name of people or charities	Address	% of your estate
		Amount
		Specific item(s)
Name of people or charities	Address	% of your estate
		Amount
		Specific item(s)
Name of people or charities	Address	% of your estate
		Amount
		Specific item(s)
UNICEF Ireland Reg Charity No: 20008727	Registered office: 33, Lower Ormond Quay, Dublin 1.	% of your estate
		Amount
		Specific item(s)

Like to include UNICEF?

If you'd like to include UNICEF Ireland in your Will, here are the details your solicitor will need:

UNICEF Ireland

- **Registered Charity Number:** 20008727
- **Revenue CHY Number:** 5616
- **Registered office:** 33 Lower Ormond Quay, Dublin 1.

What kind of gift can you leave UNICEF?

The three most common gifts are:

- 1 **Pecuniary** gift (a fixed amount)
- 2 **Residuary** gift (a percentage of what's left)
- 3 **Specific** item (property, shares, jewellery, artwork)

Other options to discuss with your adviser:

- **Name** UNICEF as a beneficiary of your life insurance policy
- **Include** UNICEF to receive a portion of your retirement funds / pensions

Like to specify how your gift is used?

You can leave your gift to support a particular programme or country. But needs can change over time. So, allowing UNICEF to use your gift "where the need is greatest" ensures it reaches children who need it most, whether that's emergency relief, vaccines, education or protection of children affected by war or climate change.

How to add UNICEF to your current Will without writing a new one

If you already have a Will, you may be able to add UNICEF using a Codicil (a legal document to make minor changes to a Will). A Codicil must be signed, dated and witnessed, and stapled with your Will and must not contradict your Will.

There is, of course, **no obligation to include a gift to UNICEF.** Your Will is your choice.

Will tax be taken out of your gifts?

There is no tax payable on a gift to UNICEF or a registered charity. Capital Acquisitions Tax (CAT) is a tax which has to be paid by a person who inherits from you. The current rate is 33%*, and it's only charged on anything above the thresholds Revenue have set out and depends on your relationship with the person inheriting.

A gift to a charity can reduce the tax payable on your estate.

Group	Relationship to you	Threshold
Group A	A child of the person giving the gift or inheritance.	€400,000
Group B	A parent, brother, sister, niece, nephew, grandparent, grandchild, child of the civil partner of a brother or sister.	€40,000
Group C	People with a relationship to you not already covered in Groups A or B.	€20,000

*Rates as of 2026. Check out Revenue.ie for more information and always consult your solicitor or financial advisor.

Step 3: Who you want to carry out your Will

Your executors carry out what your Will says. Choose people who are calm, organised, and can work well together. It's usually sensible to name two executors in case one can't act. They can also be beneficiaries. If you have dependants under 18, you'll need to appoint legal guardians for them.



Executors & guardians

Your executor(s)

Name	Address	Phone / email	Relationship to you	Asked them? (Y/N)

Legal guardians for dependents

Child / dependant	Guardian you wish to appoint	Address	Phone / email	Asked them? (Y/N)

If your estate is more complex ...

Business assets / shares

Business name(s): _____

Company number(s): _____

Key person to contact (accountant / adviser): _____

Where company documents are kept: _____

Property details (if you own more than one)

Property address	Folio number / title deed location (if known)	Mortgage? (Y/N)	Notes

Practical notes for your solicitor / executors

Banks / pensions held with: _____

Where property deeds are kept: _____

Where my Will is stored: _____

Where key documents are: _____

Who should be contacted first: _____

If you own a business: tell your solicitor sooner rather than later.

Your solicitor

If you don't have a family solicitor, ask a family member or friend for a recommendation.

You can also find solicitors from the Law Society of Ireland "Find a solicitor" directory: lawsociety.ie/find-a-solicitor or locate a solicitor in your area on solicitorsdirectoryireland.ie.

What to take to your solicitor's appointment:

- ✓ This completed planner – even if some bits are blank
- ✓ Beneficiaries' names / addresses and PP
- ✓ Executors' details
- ✓ Rough list of assets and debts
- ✓ Any specific gifts – items, sums, percentages, etc
- ✓ Funeral wishes / Letter of Wishes – optional, see page 10

UNICEF can help you write your Will

UNICEF cannot provide you with legal advice. But you can chat with our Legacy Manager who will help you find the resources and information to guide you through the process of getting a Will in place.

All gifts to UNICEF are exempt from tax.

UNICEF Ireland has also partnered with two free will-writing services to help our supporters make (or update) a simple Will.

Two ways UNICEF Ireland make writing your Will easier

Option 1 – Free Wills Network (in-person solicitor)

Sit down with a local solicitor and write a simple Will for free.

The **Free Wills Network** has around 70 solicitors across Ireland. All registered with the Law Society of Ireland.

If your Will is more complicated, you can agree any extra costs directly with the solicitor.

Option 2 – Digital Will (online)

Make your Will online in the comfort of your own home.

We give you a voucher to use **Law Online's** web-based service for free.

A series of questions takes you through the process step-by-step. And you also can have the added reassurance of an online consultation with one of their solicitors – before or after you've drafted your Will.

NOTE: The cost is free to our supporters and UNICEF pays a special rate for each Will made.

UNICEF does not endorse any company, brand, product or service.

Talk to us today about your legacy gift



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🌐 www.unicef.ie

Let's get
your Will
made.
I can help.

Your Letter of Wishes

- optional, but very helpful

A Letter of Wishes is an informal letter to your executors, family members and trustees.

It guides them on practical and personal matters. And it:

- Can be updated easily and doesn't require a visit to your solicitor
- Is not legally binding and should not contradict your Will
- Remains a private document, where as your Will becomes a public document, once your estate has been administered



A template for your Letter of Wishes

To my executors: _____

1 Funeral wishes

Ceremony: _____

Location: _____

Readings / verses: _____

Music: _____

Flowers (or donations instead): _____

Funeral notice / memorial: _____

2 Personal items (if not in my Will)

3 Pet(s)

Pet(s): _____

Carer: _____

Date: _____ Signed: _____

Glossary

If you're not sure what a term used means, this should help:

- **Administrator:** person appointed to deal with an estate where there is no Will, no executor appointed, or an executor can't or won't act.
- **Administering an estate:** the practical or legal work of dealing with assets, debts and distributions after death.
- **Assets:** what you own (property, savings, investments, etc.).
- **Beneficiary:** a person or organisation who receives something from your estate.
- **Capital Acquisitions Tax (CAT):** Irish tax on gifts and inheritances. (See [Revenue.ie](#))
- **CHY Number:** Revenue reference number for a charity's tax status which is referenced when including a gift to a charity in your Will.
- **Charity gift (tax-exempt):** gifts to registered charities in a Will are exempt from tax.
- **Codicil:** legal document to make minor changes to a Will (must be signed, dated, witnessed and stapled to the Will).
- **Conditional or restricted gift:** gift with conditions on how it must be used.
- **Deed or title deed:** document showing ownership of property.
- **Estate:** everything you own (minus what you owe) when you die.
- **Executor:** person(s) you appoint to carry out your Will.
- **Folio number:** identifier for registered land / property title in Ireland.
- **Guardian:** person you choose to look after children / dependants (if applicable).
- **Inheritance:** what someone receives from an estate.
- **Intestate / intestacy:** dying without a Will or if the Will is invalid, the law decides the distribution of the estate in accordance with Succession Act, 1965.
- **Legally binding:** enforceable in law.
- **Liabilities:** what you owe (mortgage, loans, credit cards, etc.).
- **Life insurance policy (beneficiary):** you can name a beneficiary (including a charity) on a policy.
- **Living Will:** letter about life-prolonging treatment / resuscitation and providing instructions to your doctor and family.
- **Letter of Wishes:** informal guidance to executors and does not become public document, and is not legally binding.
- **Pecuniary gift:** fixed sum of money left in a Will.
- **Pension / retirement fund (death benefits):** money that may be payable on death; you may be able to name beneficiaries.
- **Probate:** legal process that may be needed after death; once granted it gives authority to deal with the estate.
- **Probate Office:** office where a probated Will can be accessed as a public document.
- **Registered Charity Number:** official charity registration number.
- **Residuary estate / residue:** what's left after debts, expenses and other gifts are dealt with.
- **Residuary gift:** gift of all or a percentage of the residue.
- **Revenue Commissioners (Revenue):** Irish tax authority; source for current CAT rules / thresholds on what inheritance tax is payable on your estate by beneficiaries.
- **Solicitor:** legal professional who drafts your Will and advises on validity / tax.
- **Succession Act 1965:** Irish law governing estates where someone dies intestate.
- **Testator:** you – the person making the Will.
- **Trust:** arrangement where trustees hold and manage assets for a purpose and time.
- **Trustee(s):** person(s) who manage assets in a trust.
- **Voucher code:** code that covers the cost of a simple online Will through a partner service.
- **Witness(es):** people who witness your signature; they cannot be beneficiaries.

Final checklist | Tick when done

- | | |
|---|--|
| <input type="checkbox"/> Assets and liabilities completed | <input type="checkbox"/> Letter of Wishes drafted (optional) |
| <input type="checkbox"/> Beneficiaries listed (names/addresses) | <input type="checkbox"/> If leaving UNICEF a gift: charity details ready for solicitor |
| <input type="checkbox"/> Executors chosen and asked | <input type="checkbox"/> Will stored safely; executors know where it is |
| <input type="checkbox"/> Guardians discussed (if relevant) | |
| <input type="checkbox"/> Appointment booked with Solicitor | |

UNICEF Ireland

33 Lower Ormond Quay
Dublin 1
Ireland

RCN: 20008727

www.unicef.ie



UNICEF
Legacy Gifts

Please note this is a planner
and isn't legally binding

Cover Photo: 5 year old Amna
collects water at a distribution point
in the UNICEF supported refugee
camp in Kassala state, Sudan.

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