



Disability Wessex Guide to Donations, Wills and Legacies.

Disability Wessex supports and assists disabled people of all ages to improve the quality of their lives and to achieve their own goals and ambitions. We welcome the support of those in the community to help us continue to build our services and develop the organisation; all legacies are dedicated to making a difference to disabled people's lives.

This guide explains some of the options available to you when writing a Will or making a donation; you'll find sections on getting the most from your donations, why it's worth making a Will, how to include a charity in your Will and an outline of the issues you will need to consider when writing or amending a Will.

Gift Aid

If you would like to make a donation, there are now several ways you can easily do so – and if you are a UK taxpayer, you can add 28% to your donation at no extra cost through the Gift Aid Scheme. Under Gift Aid (which only applies to individual tax payers), the charity you choose receives 28p from the taxman for every £1 you donate - at no extra cost to you. Higher rate taxpayers can claim up to £23 for every £100 donated to charity, by including Gift Aid donations on their Self-Assessment form. Gift Aid can apply to donations of any amount and applies to Direct Debit payments, cheques, cash, postal order, standing order, debit or credit card and even foreign currency. When you make a Gift Aid declaration you can ask for it to be backdated to cover donations after April 2000 as well as future donations. More information on Gift Aid is available from the Inland Revenue website (www.inlandrevenue.gov.uk), and on the Inland Revenue helpline 0845 3020203.

Payroll Giving.

Also known as Give As You Earn (GAYE), this form of donation enables you to make charitable donations from your gross salary (that is, before tax has been deducted), giving immediate tax relief on your gift. A £10 donation will only cost a basic rate taxpayer £7.80, a higher rate taxpayer £6. Many

employers are encouraging the scheme by matching their employees' donations. You can give regularly in this way by authorising your employer to deduct up a monthly amount, but Payroll Giving can also be applied to one-off donations. All you need to do is choose how much you want to give and to which charity or charities, tell your payroll department and they will set it up. To find out how to make a donation in this way, ask your employer whether they offer a Payroll Giving scheme, and if so, your employer will be able to arrange for your payroll administrator to deduct charitable donations from your gross pay

Writing a Will.

Writing a Will is important for two reasons – firstly, it ensures that your wishes are carried out after your death, and secondly, that you can pass on the maximum benefit by planning in advance. If you don't make a Will, what you leave may go to those whom you never intended to benefit, whilst those family, friends and organisations that you wished to benefit will not do so out. Planning in advance allows you to make the most of Inheritance Tax legislation so that no more of your estate than necessary goes to the taxman. Writing a Will with properly qualified professional is simple and inexpensive and allows you to remember those who have been important to you and supports the charities and organisations to continue their work.

How much does it cost?

The cost of each Will may vary depending upon the complexity of the estate, but around £70 for a single Will and £100 for a couple should be expected. If you wish to address Inheritance Tax issues there will be an additional cost.

It is recommended to use a solicitor at the outset, to ensure the legality of the document, that your wishes will be met and inheritance tax liability minimised. This process may also identify assets which are not covered by the Will.

Each gift left to Disability Wessex in a Will helps us meet the challenges of delivering our services successfully. If you wish to leave a charitable donation in your Will, your solicitor can advise you on the best ways to leave a gift appropriate to your circumstances

How do I make a gift?

There are three ways to benefit Disability Wessex through your Will.

A Pecuniary Gift.

A Pecuniary Gift (that is, one of money) is a fixed sum stipulated in a Will which goes to your chosen charity of organisation.

A Residual Gift.

This form of giving is normally when all the principle or named beneficiaries have received their bequests; what is left from the Estate is the 'Residue' and some or all of it may be given to your chosen charity of organisation.

Leaving a specified gift.

A specified gift could include stocks or shares, property, or the funds in a particular account.

What if I have already made a Will?

If you have already made a Will it is straightforward to add a 'Codicil' or amendment to the original. A Codicil is a signed document that accompanies the Will; there are a number of important points to remember regarding Codicils – it is not written in the Will document itself or attached to it in any way, and must be signed by two adults who are not themselves beneficiaries of the Will or the Codicil. It is also important to be very specific when indicating a beneficiary – for instance Wessex Disability would not be legally recognised as Disability Wessex and may prevent the chosen beneficiary from benefiting from your intentions.

If you wish to write a Will or add a Codicil to benefit Disability Wessex, please use the sample form below, or the following suggested wording can be used: you should indicate whether this is the first, second etc Codicil, and always use block capitals

Residual gifts

I bequeath to Disability Wessex (Charity no: 1095424) of Unit 5, Stratfield Saye, 20-22 Wellington Road, Bournemouth BH8 8JN [the whole / one half or three-quarters, for example] of my residuary estate to be applied to the general purposes of the said charity.

Pecuniary gifts

I bequeath to Disability Wessex (Charity no: 1095424) of Unit 5, Stratfield Saye, 20-22 Wellington Road, Bournemouth BH8 8JN the sum of £_____ to be applied to the general purposes of the said charity.

Specific gifts

I bequeath to Disability Wessex (Charity no: 1095424) of Unit 5, Stratfield Saye, 20-22 Wellington Road, Bournemouth BH8 8JN my _____ eg property, shares, jewellery, furniture etc to be applied to the general purposes of the said charity. Registered charity number: 207994

Restricted gifts

I bequeath to Disability Wessex (Charity no: 1095424) of Unit 5, Stratfield Saye, 20-22 Wellington Road, Bournemouth BH8 8JN [a percentage of my residuary estate/the specific sum of £_____ /my property, shares, for example] to be applied to [‘the Autistic Spectrum Disorder information service’ for example].

Disability Wessex always recommends that it is advisable to employ a solicitor when drawing up a Will to ensure that your intentions are clearly stated and therefore your wishes are met - and inheritance tax liability minimised. Significant assets can be passed on in a Will, including property, bank accounts or life policies written in trust for other people including ‘death in service’ benefits. Lawyers can also help clarify which of the estates assets are not covered by the Will

It should also be borne in mind that families can contest a Will if they consider it not to be the expressed wishes of the deceased. In most cases, however, a properly drawn up Will is hard to change if the wishes of the deceased are clearly and recently stated. If you think you have a valid claim and have been excluded from a Will, or you wish to contest an aspect of it, it is important to obtain advice from a lawyer who regularly deals with such disputes. Claims require (amongst other things) the applicant to show why they should be entitled to something from the Estate, and personal issues may be identified – for instance, the income position of the applicant may be taken into consideration

What happens if I don’t leave a Will?

Not having a Will (known as intestacy) may make dealing with your estate a complicated matter – and if you have no family, all your belongings pass to the crown. There are no rights to any aspects of the estate and the current law (known as ‘Statutory Rules’) will make provision for your immediate family if you have one, but there is no way of influencing who gets what. This can be an expensive business, and the legal costs will have to be paid from your estate which may mean that your relatives and other beneficiaries receive less than they might have done or nothing at all. Furthermore, this process (known as Probate) can take a considerable time, which may mean your

family may be left without means of support. For instance, the grandfather clock you always promised your nephew, perhaps ends up with someone else because you didn't state your wishes clearly in a Will.

It is a common misunderstanding that everything goes to their husband, wife or partner if no Will exists; however, if you do have children or relatives, your spouse receives only a portion of the estate. In England and Wales, the rest of the estate must be shared with your children or relatives. In some instances, a husband or wife may even have to sell the family home to pay other beneficiaries the money they're entitled to by law.

Keeping your Will up-to-date.

You should review your Will regularly (at least every five years) and particularly after any major life change such as marriage, divorce, having a child or moving house. Significant changes may require you to draw up a new Will, but it is also possible to make minor changes (such as 'codicils' mentioned above) to your existing will.

For more information on making a Will speak to your solicitor or Call Disability Wessex on 01202 589999.

Codicil

I (*your full name*)

.....

of (*your full address*)

.....

.....

.....

hereby declare this to be my (*state whether this is your first, second or other*) Codicil to my last Will which bears the date the day of 19..... (*this must be the same date as the Will*)

I give the sum ofpounds (£.....) to Disability Wessex (Charity no: 1095424), absolutely, to be applied for general charitable purposes and I direct that a receipt of the Treasurer or other proper office of Disability Wessex for the time shall be sufficient discharge for the same.

In all other respects I confirm my said Will (and Codicil/s). In Witness whereof I have hereunto set my hand this day of 20.....

Signed by the said (*your signature*) as and for a (*state whether this is the first, second or other*) Codicil to her/his last Will dated above in the presence of both parties, being present at the same time, who at her/his request in her/his presence and in the presence of each other have hereunto set our names as witnesses.

First witness's signature

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Print Name

Address

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Occupation

Second witness's signature

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Print Name

Address

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Occupation