

Your Legacy

for you

by you



**The Charity for
Civil Servants**

Everyone should make a will

No matter how old you are, it's vitally important to have a professionally written will. It's the only way to ensure that your wishes are carried out after you die, and that your family and friends are provided for in the way you intend.

It is crucial to have a will because:

If you die without making a will...

your assets will be distributed according to strict intestacy rules, which set out which members of your family will inherit. This means that the people who inherit might not be the people you would choose to bequeath your estate to.

If you have a partner...

but are not married or in a civil partnership, he or she will not inherit your estate if you do not have a valid will.

In a will you can appoint guardians...

to look after any children that you have who are under the age of 18. If you do not appoint guardians in your will, you will have no control over who looks after your children in the event of your death.

If you have children from a previous relationship...

you might like to ensure that they inherit your assets but also ensure that your current partner/spouse is protected and can remain living in your home. The only way to ensure that this happens is to make a will.

Why leave a gift to The Charity for Civil Servants?

We support all civil servants, past and present, throughout their lives, with whatever problems they may have.

By leaving the Charity a gift in your will, you will help us continue to offer support and advice when it's needed most.

What about Inheritance Tax (IHT)?

Any money or assets left in your estate may be subject to Inheritance Tax (the rules for which can change with any Chancellor's budget). Any gift you make to a charity will be deducted from the total value of your estate before IHT is applied, so by leaving a gift to The Charity for Civil Servants you could help reduce the need to pay tax on your estate after your death.

IHT is complex, and married couples and civil partners have a higher threshold, so it is worth asking your solicitor to advise you on your position.



For more detailed information,
please look at HMRC's website on the subject:

www.hmrc.gov.uk/inheritancetax

What to consider when writing your will

We've put together the six most important steps you need to think about when writing or changing your will:

1. What do you have to leave?

Work out the value of your estate and any liabilities you may have to give a good idea of your assets.

2. Decide who you want to benefit

Make a list of the people and organisations you want to remember in your will, and how you'd like to divide your assets amongst them.

3. Choose the executors and/or guardians

You can choose up to four executors – these are the people that will make sure your wishes are carried out. If you have children under 18 you should also consider appointing one or more guardians who will have parental responsibility for your children following your death. You do not need to appoint the same people to perform both these roles, since they require different skills. The people you appoint as executors and guardians can decline to act if they wish. It is therefore important that you appoint people who will be happy to act and, if possible, discuss matters with them before appointing them. You should also consider the possibility of appointing a substitute executor or guardian who could act in the event that your first-named executor or guardian is unwilling or unable to act.

4. Use a Solicitor or will-maker

If you don't already have one, just contact:

The Law Society

020 7242 1222

or www.lawsociety.org.uk to find a local Solicitor.

Alternatively, you can contact:

The Institute of Professional Willwriters

0345 257 2570

or www.ipw.org.uk

5. Keep it safe

Your solicitor or bank can help you with this. Remember to keep a copy for yourself and let your executors know where to find it.

6. Keep it up to date

Your will is an important document and should be regularly reviewed to make sure that you are still happy with its contents. Changes in your personal or financial circumstances might mean that changes need to be made in your will.

What if I have already made a will?

If you want to leave The Charity for Civil Servants a gift in your will, all you have to do is add a codicil. This should be kept in a safe place together with your will. Talk to your solicitor who can help you draw up this additional document which allows you to give to a charity without having to update your will.

“The Charity’s intervention was life-saving – you were wonderful from start to finish.”

Peter and his wife June faced leaving their home because it was no longer accessible.



“When June had her foot amputated, we knew we would have to make a lot of changes. We live in a semi-detached house and needed to make adaptations in order for June to be able to come home from hospital. But we simply couldn’t afford them.”

“Most of our income goes on taking care of June – she has diabetes, blood circulation problems and angina. Unless we made the changes, we were looking at moving home – something we weren’t prepared for at all.”

Remembering the Charity from his time at the Prison Service, Peter decided to give us a call. In association with several other charities, we helped provide the ramp, stairlift and wet room June needed to make life more comfortable and allow them to stay in their home.

“It was such a relief after we applied to the Charity. We’ve got no savings and everything seemed so uncertain, but your help has given June the quality of life she needs and allowed us to stay in the home we’ve made together over the years. Thank you so much for everything.”

Please fill in the form now.



With your help, we can continue to provide support and advice when it’s needed most.

Response Form

Once you've decided to leave a gift in your will, we would be very grateful if you could let us know. You can do this by filling out the form below and sending it back to us.

Any information that you provide will be treated in the strictest confidence and is in no way legally binding.

Name: _____

Address: _____

Post Code: _____

NI Number:

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FOLD HERE

***Telephone/Mobile:** _____

***Email address:** _____

DATA PROTECTION

***By giving us this information you are agreeing to receive emails and texts** from The Charity for Civil Servants telling you about our work and providing you with opportunities to help us.

We'll also send you information from our partners, but we won't disclose your information without your consent, the messages will always come from us and you'll always be able to unsubscribe.

Email Mobile

We'd like to send you messages about our work and provide you with opportunities to help us, but if you would **rather not receive** these communications please tick the following boxes

Post Telephone

We value your support here at The Charity for Civil Servants. For our full privacy statement please visit our website at www.foryoubyyou.org.uk/privacy-statement

Please fold this page in half, seal, and return to the Freepost address on the reverse of this form.

The Charity for Civil Servants

FREEPOST RTGX-HCAH-BUEZ

Sutton

SM3 8DY

Jargon Busting

Intestacy Rules

The statutory rules which apply if someone dies without leaving a will (i.e. intestate).

Residuary Estate

The property, including money, owned by the deceased, after any tax, debts and/or expenses connected with his/her death have been taken into account.

Beneficiaries

People or organisations – for example, a charity – who benefit from a will.

Testator

The person who makes the will.

Executor(s)

Person(s) appointed in a will by the testator to deal with the estate after his/her death.

Guardian(s)

The person(s) appointed in a will by the testator to look after his/her children, if there is no one else with parental responsibility to do so.

Residuary Legacy

A share of the estate (ie. a percentage) allocated in the will by the testator.

Pecuniary Legacy

A gift of money (ie. where the precise value is specifically indicated) stated in a will.

Contingent Legacy

A gift that is dependent on an event that may or may not happen. For example, if the testator outlives an intended beneficiary, a gift might pass instead to a nominated charity.

The Charity for Civil Servants

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“Once again on behalf of our family I must thank the Charity for the support they gave mum over the last five years. Without this help mum would not have been in such comfortable surroundings. In memory of mum we would like to make a donation of £200.”

How to contact us

It's easy to get in touch with us, by phone, email, post or fax

Telephone: 020 8240 2451

Email: supportercare@foryoubyyou.org.uk

By post: The Charity for Civil Servants, 5 Anne Boleyn's Walk,
Cheam, Sutton, SM3 8DY

Fax: 020 8240 2401

Freephone

0800 056 2424

visit www.foryoubyyou.org.uk



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www.twitter.com/foryoubyyou



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A charity registered in England and Wales no. 1136870, and in Scotland SC041956.