

A STEP-BY-STEP GUIDE TO REMEMBERING GDA WITH A GIFT IN YOUR WILL

1. Firstly, you must decide who will draw up your Will. GDA is not able to provide recommendations for a particular solicitor. Instead we suggest you use the Law Society database to assist you. Visit www.lawsociety.org.uk.
2. Get a rough value of your assets; property, cash assets, pensions, life policies, shares, bonds etc. Think about your assets that would contribute to your total estate. Knowing exact figures isn't important, but having a rough value will enable you to decide how much you might want to leave as a gift after providing for your family and other loves ones.
3. Think about what time of Will you'd like to leave? People often leave charities a set amount of money (a pecuniary legacy). You can also leave a specific item or items (a specific legacy) or a share in your overall estate (a residuary legacy). Other types of legacies are available, so we would suggest you speak with your solicitor to decide which option is best for you.
4. Ensuring you have the correct wording – see below for our suggested wording options

SUGGESTED WORDING

As we've already mentioned there are different ways you can leave a gift to GDA in your Will. Below are our suggestions of wording you could use when drawing up your Will:

There are three main types of gifts you can leave:

- A share of your estate (residuary legacy)
- A specific sum (pecuniary legacy)
- A specific item (specific legacy)

For a share of your estate: I give all/a share of (please state fraction/percentage) of the residue of my estate absolutely to Gloucestershire Deaf Association of Colin Road, Barnwood, Gloucester, Gloucestershire, GL4 3JL, Registered Charity Number 1015937, to be applied by Gloucestershire Deaf Association for it's charitable purposes, and I further direct that the receipt of the Chair of Trustees of any other proper officer of Gloucestershire Deaf Association for the time being shall be sufficient discharge to my executors.

For a specific sum: I give to Gloucestershire Deaf Association of Colin Road, Barnwood, Gloucester, Gloucestershire, GL4 3JL, Registered Charity Number 1015937, absolutely, the sum (amount in figures, amount in words) to be applied by Gloucestershire Deaf Association for it's charitable purposes, and I further direct that the receipt of the Chair of Trustees of any other proper officer of Gloucestershire Deaf Association for the time being shall be sufficient discharge to my executors.

For a specific item: I give to Gloucestershire Deaf Association of Colin Road, Barnwood,

Gloucester, Gloucestershire, GL4 3JL, Registered Charity Number 1015937, absolutely, the sum (write in here whatever you wish to give) to be applied by Gloucestershire Deaf Association for its charitable purposes, and I further direct that the receipt of the Chair of Trustees of any other proper officer of Gloucestershire Deaf Association for the time being shall be sufficient discharge to my executors.

FREQUENTLY ASKED QUESTIONS

- **When should I write a Will?**
You can make a Will whenever suits you. The sooner you make a Will, the sooner you will have piece of mind that your loved ones will be cared for.
- **I already have an existing Will. Am I able to now add GDA as a beneficiary?**
Yes, you can amend your Will by completing a Codicil form which can be downloaded from our website or requested from gemma.sills@glosdeaf.org.uk. It is important that you keep your Will up to date to reflect any changes in personal; circumstances, such as new children, grandchildren, marriage or divorce.
- **Are there any tax benefits to GDA if I leave a gift in my Will?**
Any gift you leave in your Will for GDA will be exempt from inheritance tax. Your gift will be deducted from the total value of your estate before inheritance tax is applied. You can find out more about inheritance tax at <http://www.hmrc.gov.uk/inheritancetax>.
- **Am I obliged to leave a specific amount in my Will?**
No, you can leave as much or as little as you like. Any amount you are able to gift to GDA will help us continue supporting D/deaf and hard or hearing children and adults across Gloucestershire.
- **Am I able to request donations at my funeral instead of flowers?**
Yes of course. Make sure you tell your Executor of this wish so they are able to ensure this is carried out for you.

DEFINITIONS

WORD	DEFINITION	WORD	DEFINITION
Bequest	<p>A gift in a Will to a person or organisation. There are different types of bequests:</p> <ul style="list-style-type: none"> - Residuary legacy: A gift of the residue (or share of the residue) of the estate. Residue is whatever is left after all debts, funeral expenses, certain other costs and tax and any other legacies have been deducted. - Pecuniary legacy: A gift of fixed sum of money. The value of a pecuniary gift will decrease over time as the cost of living increases. - Specific legacy: A gift of a particular named item. For example, a piece of jewellery, furniture, a painting, buildings, land, house contents, chattels, shares etc - Contingent legacy: A gift that is 	Charity	<p>'Charity' is used to denote both charities (in strict legal sense) and other voluntary organisations promoting or supporting charitable, benevolent or philanthropic purposes.</p>

	<p>dependent upon the occurrence of an event which may or may not happen. For example, a gift to a charity which applies only if other beneficiaries named in a Will die before the individual dies.</p> <p>- Life interest / Reversionary bequest: A right to enjoy property, or the proceeds of investment of property, until death or in the case of some reversionary interests, some other event. The beneficiary of a life interest is known as the 'life tenant'. The interest will cease on death of the life tenant.</p> <p>- Gift in remainder / Remainder, interest in: An interest/gift in property that comes into effect after a prior interest in the property has ended e.g. in a property subject to a life interest. A beneficiary of a gift/interest in remainder of known as a 'remainderman'</p>		
Codicil	A document which amends (eg alters or adds to) a Will. It must be drawn up and executed in the same way as a Will to be valid.	Estate	All the deceased's assets and liabilities (debts) at death
Executor (s)	The persons appointed by an individual in his/her Will who are responsible for administering the deceased person's estate. Personal representatives include executors.	Legally qualified	Someone who holds a qualification recognised by the Law Society of England & Wales, the Law Society of Scotland, the Law Society of N. Ireland, the Bar Council of England & Wales or N. Ireland, the Faculty of Advocates in Scotland or the Institute of Legal Executives
Legatee	The beneficiary of the legacy	Legator	Someone who has died leaving a legacy to a charity. A 'potential legator' is someone who may include a gift to a charity in his/her Will.
Pledge	A promise or statement that an individual intends to include a legacy in their Will or has already done so. It is not a binding contract.	Pledger	The term 'pledger' is used to denote someone who has informed the charity that they have included, or plan to include a legacy to that charity in their Will.
Professional Will-writer	<p>A professional Will-writer is an individual that meets the following standards:</p> <ul style="list-style-type: none"> - can provide proof that she/he has passed an examination in the subject of Wills with a recognised legal training provider - has professional indemnity insurance (minimum cover of £2m) - undergoes mandatory continuing professional development (minimum 20 	Restricted fund	Monies or property required to be held for a specific project or cause, rather than for the general funds of a charity.

	hours a year) - offers the ability for clients to gain redress from a recognised body in default of the individual, the body holding adequate funds for this purpose; and - holds membership of a professional body which has a mandatory Code of Conduct and can regulate; sanctions must include expulsion from membership.		
Supporter	Someone who has offered time or money to help the charity carry out it's work or achieve it's objectives	Testator/Testatrix	Someone who has made a Will
Will	Either a Will or a Codicil. In order to be valid a Will/Codicil must be drawn up and executed in accordance with certain formalities. Both can include a legacy to a charity.		

CONTACTS

If you would like to discuss leaving GDA a gift in your Will, please contact us on

Tel: 01452 372999

Email: gemma.sills@glosdeaf.org.uk

Or write to us at:
Gloucestershire Deaf Association
Colin Road
Barnwood
Gloucester
Gloucestershire
GL4 3JL