



Gifts in wills are a hugely valuable source of funding and can make a massive difference to the amount of work the Soil Association can do and the impact we can have. We really value your support which is helping realise the vision of good food for all, produced with care for the natural world.

Definitions:

Your **estate** is everything that you own, including your house, money and any life insurance policies that will be paid on your death.

A **Specific legacy** is the gift of a specific item or asset such as shares or jewelry. This can also include land or a property.

A **Pecuniary legacy** is a fixed sum of money. It is worth bearing in mind that inflation can reduce the value of pecuniary legacies over time, so it is worth reviewing your Will on a regular basis, whether or not your circumstances change.

A **Residuary legacy** is a gift of all or part of your net estate (what remains after all taxes, specific gifts and the cost of administering the estate have been paid). This type of legacy should be expressed as a percentage or share of your estate.

A **codicil** is an addition to a will, that changes, explains, revokes, or adds provisions. This can be used to easily add a pecuniary legacy to a will without necessitating a rewrite.

Executors are the people chosen by you to carry out the instructions contained in your Will. If certain conditions are met, you can choose the Soil Association to be your executor.

Essential wording for leaving a gift in your Will

If you would like to leave a gift to The Soil Association and are writing your first Will, or if you're looking to make an update to your existing Will, you can do so by using this suggested wording.

Wording for a cash gift (pecuniary gift):

I give £ cash gift to the Soil Association, Registered Charity Numbers: 206862 and SC039168, address: Soil Association, Spear house, 51 Victoria Street, Bristol BS1 6AD, for its general charitable purposes and I direct that (i) the proceeds may be used for the general purposes of the Soil Association and (ii) a receipt signed by a person for the time being authorised by the Council of the Soil Association shall be a good and sufficient discharge to my executors.

Wording for a residuary gift (a share of your estate gift):

I give a share of (often included as a %) of the residue of my estate to the Soil Association Registered Charity Numbers: 206862 and SC039168

address: Soil Association, Spear house, 51 Victoria Street, Bristol BS1 6AD, for its general charitable purposes and I direct that (i) the proceeds may be used for the general purposes of the Soil Association and (ii) a receipt signed by a person for the time being authorised by the Council of the Soil Association shall be a good and sufficient discharge to my executors.

If you would like to leave a specific legacy (for example land, shares or an item of jewelry) then you can use the wording for a cash gift. However, if you are considering leaving such a gift then we would encourage you to discuss it with us in advance to be sure that you are comfortable with how we might use your kind gift. For example, if our work cannot benefit from your gift we might wish to sell it and utilise the proceeds

Adding a codicil to your existing Will:

If you already have an up to date Will and would simply like to include a gift to The Soil Association, then you can add a codicil.

"I (name) of (address) declare this to be my first codicil to my last Will dated (date). I give (details of your gift) to The Soil Association, Registered Charity Numbers: 206862 and SC039168, address Soil Association, Spear house, 51 Victoria Street, Bristol BS1 6AD, for its general charitable purposes and I direct that (i) the proceeds may be used for the general purposes of the Soil Association and (ii) a receipt signed by a person for the time being authorised by the Council of the Soil Association shall be a good and sufficient discharge to my executors. In all other respects I confirm my Will."

You will need two independent witnesses to your codicil, and they must be present when you sign your codicil and then add their own signatures.

Whichever option you choose, we always recommend that you ask a solicitor or other legally qualified professional to prepare your Will.

Donations at your funeral

If you would like donations at your funeral in lieu of flowers (apart from family flowers) to be used for the benefit of the Soil Association, then you can include the following as part of an 'expression of wishes' that can be kept with but not attached to your will. Your executors can then make sure that your wishes are known.

The following wording will ensure your wishes are met:

'I request my executor to ensure that instead of flowers at my funeral, donations are made to The Soil Association, Charity registered in England and Wales charity number 206862 and with the Office of the Scottish Charity Regulator, charity number SC039168.

If you have any queries on the wording, please contact us at legacies@soilassociation.org

Frequently Asked Questions:

Why should I make a Will?

If you don't have a Will, your estate will be divided according to the law when you die. This could mean that your wishes are not carried out as you would want them to be. Having a Will, especially one written by a solicitor, is the only way of ensuring that your loved ones and chosen charities will be remembered as you wish.

Who should make one?

Everyone should make a Will because this is the only way you can be sure that your Estate will be distributed in accordance with your wishes. It is particularly important for parents with young families to make a Will to ensure that their children's needs are safeguarded. It is not enough to guarantee that their financial future is secure, thought must also be given to who will bring them up if you and your partner die. Guardians can be appointed in your Will and your solicitor will help with details of Trust Funds.

I've already made a Will. Do I need to make a new one?

If you decide to leave a gift in your Will, you may not need to make a new one. Small changes to your Will can be stated in a document called a codicil, which is read in conjunction with your Will. However, your solicitor will need our registered address and charity details, which are:

Soil Association, Spear house, 51 Victoria Street, Bristol BS1 6AD

Charity No. England & Wales 206862 and Scotland SC039168

You may also want to take specific wording to your solicitor if you decide to leave us a gift.

Can I write my own Will?

It is perfectly possible to draw up your own Will but even simple Wills must comply with legal formalities and, if you are not familiar with legal terminology, just one mistake could invalidate the whole document. We would therefore encourage you to discuss your Will with your solicitor to ensure that all legal requirements are met and that your Will is valid. A properly drafted Will can help reduce the amount of tax payable on your estate and increase the value of the assets that you pass on to the people you care about.

Help with your Will

The Soil Association is not able to offer legal advice but may be able to assist with simple queries or refer you to a solicitor to have your simple Will written for free. The Soil Association is a part of the National Free Wills Network and we're able to refer our members to have a simple Will written at no cost to you.

How can I help relations, friends and charities?

If you would like to leave a bequest to charity but need to ensure that relatives or close friends are well provided for during their lifetimes, there is a simple way to achieve both aims. Your solicitor can explain how someone can receive an income or other benefit from your Estate for their lifetime and then, when this is no longer needed, the remainder can be passed to charity. This is often useful for property where a home can be provided for a family member or friend for the period of their lifetime.

How much time is involved in making a Will?

Making a Will usually involves two trips to your solicitor, a first visit to give your instructions and a second appointment to check the document which has been prepared and to sign it.

What if I change my mind?

Many people put off making a Will in case they change their minds about legacies and bequests in later years.

However, once you have made a Will, the original contents can be changed or added to by means of a Codicil and will not involve re writing your Will. The Codicil has to be signed and witnessed in the same way as the Will itself, although the witnesses do not have to be the same. The Codicil must be kept with, but not affixed to, your Will.

I'm not wealthy - would anything I leave be useful?

We're very grateful for every gift we receive, no matter how large or small. All of the legacies we receive are used to help the work of the Soil Association so even a small percentage of your estate would mean a lot to us.

Are there tax advantages of leaving a legacy to a charity?

As a general rule:

- Gifts to registered charities are wholly exempt from Inheritance Tax.
- If you leave all of your Estate to charities, no Inheritance Tax will be paid from your Estate.
- If you choose to leave part of your Estate to relatives and friends, you can reduce the Inheritance Tax payable by also making a bequest to a registered charity.
- The current inheritance tax (IHT) threshold is currently (March 2017) £325,000 per person. It doubles to £650,000 for a married couple - as long as the first person to die leaves their entire estate to their partner. Anything over this limit is subject to a 40% tax bill. The Budget in March 2011 gave an additional incentive to charitable giving, by announcing that if you choose to leave 10% or more of your Estate to charity, your Estate will benefit from a cut in the actual rate of Inheritance Tax payable; anyone leaving 10% or more of their estate to charity will have their inheritance tax rate reduced from 40% to 36%