

your legacy

THE FACTS

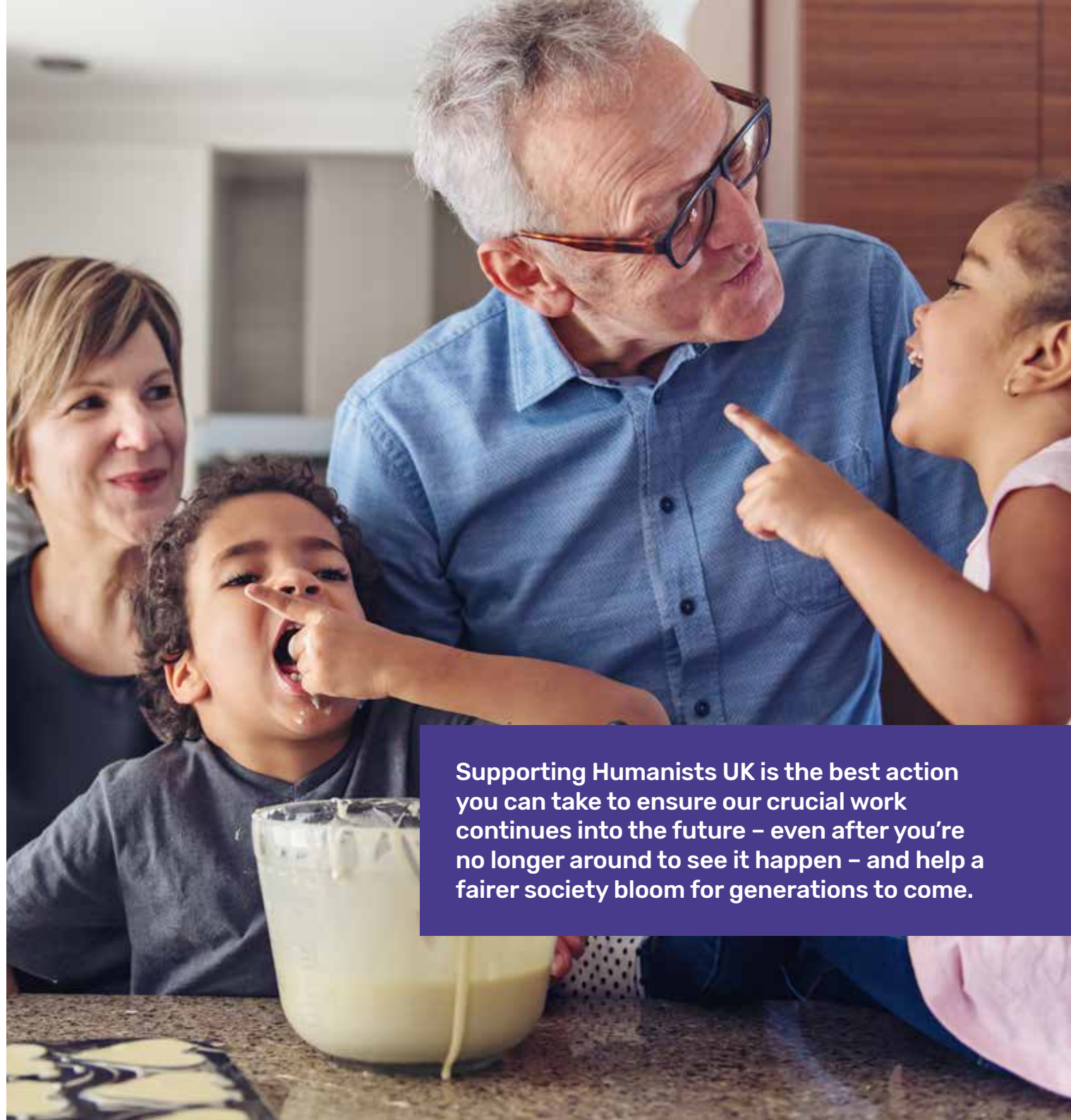
Everything you need to know about leaving
a gift to Humanists UK in your Will



WHY SHOULD I MAKE A WILL?

A Will is the only way of ensuring that your dependants are provided for in the way you wish after your death. Verbal agreements made during your lifetime have no legal effect, so loved ones could suffer – especially a partner to whom you are not married.

If you die without a Will – or ‘intestate’ – a court will appoint administrators to deal with the distribution of everything you own – your ‘estate’. They won’t know your personal wishes and priorities, and will divide your estate according to strict rules you have no control over.



Supporting Humanists UK is the best action you can take to ensure our crucial work continues into the future – even after you’re no longer around to see it happen – and help a fairer society bloom for generations to come.



Making a Will lets you choose.

Finalising the affairs of someone who has died intestate takes far longer and is much more complicated, causing legal wrangles and delays – during which time your loved ones will be unable to gain access to the money you intended for them. The resulting legal costs could even reduce the value of the estate itself. What's more, there can be a lot of anxiety and resentment on the part of those landed with the job of sorting it all out.

Making a Will helps us immeasurably.

Where your estate is more than adequate for your dependants, a Will lets you leave money or property to causes like Humanists UK that you are passionate about.

This can't be done without a Will.

HOW CAN I BE SURE MY WILL IS VALID AND ACCURATE?

Humanists UK would always recommend that you use a solicitor or a Will-writing service – it is far too important to risk making a mistake. A Will is a legal document and trying to write your own can be difficult. One slip can cause the whole document to be invalid.

HOW MUCH WILL IT COST ME?

The fee for drawing up a Will should be quite small – normally under £100. Ask a few solicitors how much they charge before deciding who to use. It will be money well spent on ensuring your wishes are followed and your loved ones are protected from distressing delays and confusion.

If you do not already have a solicitor, the best way to find a good firm is to ask friends and family for recommendations, or we are very happy to provide a list of recommended solicitors in your area from the Law Society – please contact us if you would like these details.

You may find it is cheaper than you expect. Many solicitors will honour special promotions such as Free Wills Month, for example.

Naming executors

You must choose the people you would like to administer your estate (usually two). One could be your solicitor or bank manager (who normally require payment for this service) – the other could be a relative or friend (preferably younger). It's important to gain their consent before naming them.

Choosing guardians

If you have children under 18 you should appoint guardians. This provides for their care in the event of your partner dying before you or at the same time. Again, check that those named agree to take on this responsibility.

Witnessing your signature

For the Will to be legal it must be signed by you in the presence of two witnesses who must also sign it. They must not be beneficiaries or related to beneficiaries.



HOW DO I KNOW WHAT TO LEAVE?

Once you have calculated the total worth of your assets and made all deductions, you will know the value of your estate. You can now draw up a list of those whom you wish to benefit, by how much, and in what way. At this point, you may also consider leaving Humanists UK a share of the 'residue' that is left over once all major gifts have been made.

WHAT TYPES OF GIFTS ARE THERE?

There are two main types of gift that you can leave in your Will.

Pecuniary gift

This means that you pledge a specific sum of money or a specific item to an individual or an organisation like Humanists UK.

Residuary gift

This means that once your family and loved ones have been provided for, you pledge

the remainder (known as the 'residue'), or a proportion of your estate, to an individual or organisation like Humanists UK.

Your Will must include instructions for the distribution of your estate's residue otherwise the Government will distribute it according to current legislation.

WHAT TYPE OF GIFT IS BEST FOR HUMANISTS UK?

Of course, we are always delighted to receive specific gifts, which can provide a much-needed boost to our resources.

However, **residuary gifts** are by far the most effective way of remembering us in your Will because they ensure that your family and dependents are provided for in exactly the way you want and we receive much-needed funds that will help us plan our work with confidence.

Moreover, because its value tends to adjust in line with inflation, it means that we receive the support you intended, regardless of changing financial situations.



WHY WOULD I NEED TO UPDATE MY WILL?

Keeping your Will up-to-date is as important as making it. Your wishes, your circumstances, and your family can change over the years – and the value of specific gifts will be eroded by inflation. The main reasons for updating your Will are:

Marriage and divorce

Under law, marriage revokes a Will and provisions in favour of a spouse normally cease to have effect following divorce. A new Will is essential after these events.

Children and grandchildren

The arrival of a new child in the family always calls for a review. The birth of grandchildren, or a separation or death in the family may also necessitate changes.

Substantial inheritances

An update is appropriate following the receipt of a substantial inheritance.

HOW DO I CHANGE MY WILL?

Never write on your Will – that would invalidate it. Major changes may call for a new Will, which would be easier to arrange the second time around.

Minor additions can be made using a separate document called a codicil, which must be signed and witnessed as with the Will, though the witnesses need not be the same. It must be kept with the Will but not attached to it.

Giving to a cause that you wish to support, such as Humanists UK, can readily be done by adding a codicil to an existing Will.

If in doubt, contact your solicitor.

You may find changing your Will is cheaper than you expect. Many solicitors will honour special promotions such as Free Wills Month, for example.

Visit [humanists.uk/legacy](https://www.humanists.uk/legacy) for more information.



WRITING A WILL GIVES YOU CONTROL OVER THE LEGACY YOU LEAVE BEHIND

At the moment, if your estate is worth over £325,000, your loved ones could end up paying Inheritance Tax at 40%. But by leaving a gift in your Will to Humanists UK for the excess of your estate above £325,000, you can decide exactly how the money you leave behind is used to support the people and causes you care about most – causes like humanism.

Additionally, anyone who leaves at least 10% of their net estate to charity will now pay a reduced rate of inheritance on the remainder of their estate.

In practice, that means the rate of Inheritance Tax for amounts over £325,000 has been cut from 40% to 36% for estates that leave 10% or more to organisations like Humanists UK.

Making a gift to Humanists UK in your Will could help plant the seed of a fairer society for generations to come, and put you in control of how your estate benefits others after you die.

To discuss this, or any other aspect of leaving a gift to Humanists UK in your Will, please feel free to contact Andrew Copson on 0207 324 3066. He will be very happy to help you.

For further information about Inheritance Tax, please contact your solicitor.

I am enjoying a life relatively unrestricted by religious power and influence. This is in large measure thanks to those in the past who have fought (and sometimes died) for this and other freedoms.

Every generation has a duty to continue the fight against religious privilege, intolerance, and its inherent opposition to social and scientific progress.

My small gift is given as a contribution to continue this fight for future generations. So they have the freedom to reject religion and superstition!

Julie Humphrey, Humanists UK member



THANK YOU

Humanism is about making sense of the world through logic, reason, and evidence, and always seeking to treat those around us with warmth, understanding, and respect.

Your support for Humanists UK will ensure our work continues for decades to come, championing humanist values to help build a better society for future generations.

I hope you'll consider planting the seed of a better world, where rational thinking and kindness prevail, by leaving a gift to Humanists UK in your Will.

Thank you.

Andrew Copson
Chief Executive



To find out more about leaving a legacy, and hear our patron **Stephen Fry** ask the important question: **'What should we think about death?'**, please visit our website at humanists.uk/legacy

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Humanists UK
39 Moreland Street
London
EC1V 8BB
020 7324 3060

humanists.uk
humanists.uk/legacy
info@humanists.uk

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