

Your Will matters

Thinking about life after death should not be difficult for Christians!

Make sure you are prepared practically as well as spiritually, whatever your age; write a Will and keep it up to date.

- Having a Will can save your loved ones a lot of trouble. Without one, a court will decide how to divide your estate and who should look after your dependants.
- Many Christians give regularly and proportionately from their income. Why not give proportionately from your estate too?
- A gift to your church in your Will helps your church live out its mission in your community and can make its dreams come true.
- It is a way to thank God for all the gifts of your lifetime, and to hand on the legacy we have received from generations of Christians past (our building, our faith) to Christians of the future.
- Leaving a gift in your Will is tax efficient and can reduce the amount of inheritance tax you pay. Gifts to charity are themselves free from inheritance tax, and if you leave 10% or more of your estate to charity (which includes the church), any inheritance tax due on the rest of the estate will be charged at a lower rate.

For further information please phone the Church's Legacy & Wills Information Line on 08445 870875 or visit www.churchlegacy.org.uk



How **you** can make a **lasting difference** to **your Church**

This leaflet tells you more about the difference you could make simply by leaving a gift to St. Mary Magdalene Church in your Will. Leaving something to the church when you die goes hand in hand with your regular giving: it is an important part of our Christian Stewardship.

Making a Will and reviewing it regularly is good stewardship too. If you don't make a valid Will, your loved ones could face significant trouble and expense after your death, and a court will decide how to distribute your estate and who looks after your dependents.

Making a Will and including a gift to your church can be simple to do and have a tremendous impact on the future life of our church. We would like to encourage you to read this leaflet and think seriously about acting on it.

A gift in your Will can make a lasting difference by enabling our church to achieve something that it would not normally be able to do. To help you see the difference your Will could make, we have produced a policy for how we use legacies.

Where your treasure is, there your heart will be also [Matthew 6:21]

How to make a Will

Making a Will and including a gift to your church within it can be a simple process and need not cost much. Some solicitors do it for free during Will Aid Week each November, in return for a charity donation.

Suggested wording to leave a gift to the church in your Will:

We strongly advise you to see an independent solicitor when writing or amending your Will.

"I give _____% of my residuary estate free of all taxes to the Parochial Church Council of the parish of St. Mary Magdalene, Geddington in the diocese of Peterborough for its general purposes, and I declare that the receipt of an officer of the Parochial Church Council shall be a sufficient discharge to my executors and trustees."

If you prefer to give a fixed amount of money rather than a share of your estate, replace the words in italics above with *'I give the sum of £_____ (_____) free of all taxes...'* Write the amount in numbers and then in words in the brackets, for clarity.

It can be difficult to know how much or how little we will have to leave. Dividing your estate into shares instead of fixed amounts of money can ensure your Will continues to reflect your wishes, and is in tune with the Church's teaching on proportionate giving.

If you have already written your Will.....

A codicil is the easiest way to include a straightforward gift to your church if you have already written your Will. Complete a codicil in the form opposite and sign and date it in front of 2 witnesses (who must not be a beneficiary or the spouse of a beneficiary). The witnesses should then each sign the codicil in your presence and in the presence of each other. Once completed, the codicil should be kept with your original Will. If in doubt, you should seek advice from a solicitor.

CODICIL

I, _____ (name)
of _____
_____ (address) declare this to be the
(1st/2nd/3rd etc) Codicil to my Will dated _____ (date).

I give: _____% of my residuary estate OR

a gift of £_____ (_____)

[choose one of these options and delete the other. If choosing the latter option, insert amount in numbers then, in the brackets, in words]

free of all taxes to the Parochial Church Council of the parish of St. Mary Magdalene, Geddington in the diocese of Peterborough for its general purposes, and I declare that the receipt of an officer of the Parochial Church Council shall be a sufficient discharge to my executors and trustees. In all other respects I confirm my Will and any previous codicils thereto. In witness whereof I have hereunto set my hand on this the _____ (date).

Signature _____ (the testator/rix). *

This codicil was signed by the above-named person in our joint presence, and then by us in his/hers.

Signature _____ Name _____

Address _____

Signature _____ Name _____

Address _____

* **NOTE:** *Testator* (*Testatrix* for females): is the person who makes the will.