

A GUIDE TO MAKING YOUR WILL



Who will care in the future?

Make a Will for Wildlife





Dear supporter,



None of us likes to think about dying but, by making a Will, we can at least ensure that our wishes are carried out. Once you have looked after family and friends, I would ask you to please remember Cheshire Wildlife Trust when making your Will or to consider changing your Will in favour of wildlife. A legacy left to Cheshire Wildlife Trust is a legacy for nature and for future generations of people. (I would urge you anyway to make a Will - it makes things so much easier for those you leave behind and ensures your wishes are carried out.)

Cheshire Wildlife Trust has been safeguarding wildlife and wild places for more than forty years and, with your help, we shall continue to do so for many years to come. We are the Cheshire region's leading wildlife charity and we are committed to protecting and conserving the area's natural heritage. We look after almost fifty nature reserves where rare and endangered species can flourish. We strive to increase public awareness of wildlife by encouraging people to visit our nature reserves and to become actively involved in our work. We also take our message into schools and we run highly successful "Wildlife Watch" clubs for children.

As a charity, we are entirely dependent on grants, donations, subscriptions, sponsorship and legacies to fund our work. We ensure our administration costs are kept to a minimum. If you choose to remember Cheshire Wildlife Trust in your will I can assure you we will spend your money wisely and for wildlife.

Thank you for caring.

Yours sincerely,

Handwritten signature of Chris Mahon in black ink.

Chris Mahon
Director

PS. If you decide to include Cheshire Wildlife Trust in your Will, it would help us greatly if you could let us know by filling in the form at the back of this booklet. It won't commit you in any way, but it would help with our long term planning.



Why you should make a Will

- to be confident that your wishes will be carried out
- to make things easier for family and friends
- to limit liability to inheritance tax
- to ensure your favourite causes are supported

If you die without making a Will

- your spouse will not necessarily receive the whole of your estate
- an unmarried partner may receive nothing
- if you have no relatives the whole of your estate will pass to the State
- your favourite charities will lose out.

It's not difficult to make or change a Will. You can do it yourself, although most people would advise using a solicitor. It need not be expensive - many solicitors will do simple Wills for a fixed price. If you don't have a solicitor, ask people you know if they can recommend theirs, or phone a few reputable firms and compare their prices.

The next step

Before you go to a solicitor it's a good idea to draw up a list of everything you own (your assets) and money that you owe (your liabilities). This will make it simpler when you get there and will save time and money. You may find the check list below a useful guide.

ASSETS	JOINTLY OWNED?	VALUE	LIABILITIES	AMOUNT
Home	<input type="checkbox"/>	<input type="text"/>	Mortgage	<input type="text"/>
Any other property or land	<input type="checkbox"/>	<input type="text"/>	Bank/ other loans	<input type="text"/>
Furniture	<input type="checkbox"/>	<input type="text"/>	HP agreements	<input type="text"/>
Antiques/Paintings	<input type="checkbox"/>	<input type="text"/>	Credit card debts	<input type="text"/>
Jewellery	<input type="checkbox"/>	<input type="text"/>	Other debts	<input type="text"/>
Leisure/Musical equipment	<input type="checkbox"/>	<input type="text"/>	Overdraft	<input type="text"/>
Vehicles	<input type="checkbox"/>	<input type="text"/>	Tax due	<input type="text"/>
Bank/Building Society accounts	<input type="checkbox"/>	<input type="text"/>	Any other bills	<input type="text"/>
National Savings	<input type="checkbox"/>	<input type="text"/>		<input type="text"/>
Other savings	<input type="checkbox"/>	<input type="text"/>		<input type="text"/>
Insurance policies	<input type="checkbox"/>	<input type="text"/>		<input type="text"/>
Pension benefits	<input type="checkbox"/>	<input type="text"/>		<input type="text"/>
Other investments	<input type="checkbox"/>	<input type="text"/>		<input type="text"/>
Total Assets		<input type="text"/>	Total Liabilities	<input type="text"/>

Now deduct your total liabilities from your total assets to give the value of your estate:

£

Who gets what?

Make a list of the names and addresses of all the people you wish to benefit as well as any charities and organisations. These are known as beneficiaries. Write what you want them to receive alongside their name. You can leave:

- A share of your estate (a residuary bequest)
- A fixed sum of money (a pecuniary bequest)
- An object (a specific bequest)

It is not advisable to specify what the bequest should be spent on as sometimes the purpose is not achievable - e.g. money to be spent on a certain nature reserve, which the Trust may no longer have control over. It is better to make a recommendation as to the way in which the money should be spent rather than a condition of the gift.

If leaving shares or property, again it is preferable that such a gift comes without conditions because they may not be achievable - e.g. property to be used for a specific purpose which can't be met.

Don't forget

Next, decide on the people who you want to be your executors. They will be responsible for administering your estate and need to be willing and able to do the job, so do check with them first. You can appoint up to four executors and they can include your solicitor or bank representative, although they, naturally, would charge for the work. Executors CAN be people who you've named in your Will. You'll also need two witnesses to your Will but they CAN'T be beneficiaries (your solicitor will probably arrange for colleagues to act as witnesses).

Keep your Will in a safe place - many people choose to leave it with their solicitor or bank. It makes sense to let your executors know where the original is kept. If you already have a Will, make sure it is up to date. If your personal or financial circumstances have changed since the Will was drawn up (eg a marriage, a divorce, new grandchildren, an inheritance) you'll need to get it rewritten. Ask your solicitor for advice.

If you want to make minor changes this can often be done with what's known as a codicil, which is an addition to a Will. If the only change you want to make to an existing Will is to leave a bequest to Cheshire Wildlife Trust, this can be done with a codicil. Your solicitor will advise you.



Leaving a legacy for wildlife

Gifts to charity are tax free. If you leave a legacy to Cheshire Wildlife Trust the value of the legacy is deducted from your estate before inheritance tax is calculated. This means your gift not only benefits the Trust, it can also reduce your liability to inheritance tax.

Here are some examples of how you could make a difference by remembering Cheshire Wildlife Trust in your Will.

- £500 could buy pond dipping and other equipment for children
- £1000 could pay for more nest boxes for birds and dormice
- £5000 could finance paths and boardwalks for visitors with wheelchairs
- £10,000 could restore an area of wildlife habitat to its former glory
- £50,000 could enable us to acquire an important wildlife site and protect it from development forever

The jargon

Here are some of the legal terms used in Will writing - and what they mean.

Administrator

The person who looks after your affairs if you die without making a Will.

Beneficiary

Someone who benefits in your Will.

Bequest/Legacy

A gift made in your Will.

Codicil

A separate document making a change or an addition to an existing Will.

Estate

The total of what you leave ie. assets minus liabilities.

Executors

People named in your Will who you have chosen to carry out your wishes.

Inheritance Tax

A tax paid on estates above a certain value - your solicitor will have the latest figure.

Intestate

The situation where someone dies without having made a Will.

Pecuniary bequest

A gift of a specific sum of money.

Probate

The official process of proving, after death, that a Will is valid.

Residue

The remainder of your estate after the payment of all debts, costs and taxes and after pecuniary and specific bequests have been made.

Residuary Bequest

All or a share of the residue of your estate.

Specific Bequest

A gift of a particular item, for example a piece of furniture or jewellery.

Testator/Testatrix

A man or woman who has made a Will.



Making a bequest

If you do decide to help us to protect wildlife with a legacy, the following is some suggested text:

Pecuniary Bequest - I give The Cheshire Wildlife Trust (charity number 214927) of Grebe House, Reaseheath, Nantwich, Cheshire CW5 6DG, the sum of £ _____
(_____ pounds) for its general charitable purposes and
I declare that the receipt of the Treasurer or other property officer shall be a full and sufficient discharge for the said Legacy.

Residual Bequest - I give The Cheshire Wildlife Trust (charity number 214927) of Grebe House, Reaseheath, Nantwich, Cheshire CW5 6DG, the whole (or a _____ percent share) of my residuary estate for its general charitable purposes and I declare that the receipt of the Treasurer or other property officer shall be a full and sufficient discharge for the said Legacy.
(Please seek advice from your solicitor if you wish to split your residuary estate between charitable and non-charitable beneficiaries, as this may affect any inheritance tax exemption).

Specific Bequest - I give The Cheshire Wildlife Trust (charity number 214927) of Grebe House, Reaseheath, Nantwich, Cheshire CW5 6DG, my (description of item or property)

for its general charitable purposes and I declare that the receipt of the Treasurer or other property officer shall be a full and sufficient discharge for the said Legacy.

In confidence

If you have decided to remember Cheshire Wildlife Trust in your Will it would be a great help if you could let us know by completing the form below. It is a statement of intentions and not legally binding in any way. The information you supply will be treated in the strictest confidence by us.

Please return the form to:

Freepost RLUA-EKYB-XBSK

Chris Mahon, Director

Cheshire Wildlife Trust

Grebe House

Reaseheath

Nantwich

Cheshire

CW5 6DG

Please mark the envelope "Confidential". A stamp is not required.

Please tick where appropriate and fill in the details.

I have already included Cheshire Wildlife Trust in my Will

I plan to leave a legacy to Cheshire Wildlife Trust

I am leaving/planning to leave

- The residue of my estate or a share of the residue worth approx £

- A cash gift of around £

- A specific item of value

- Other (please give details)

Name

Address

If you require more information or have any questions please telephone:

01270 610180

thank you for caring



In memoriam

There's another way you can help - and that's by leaving instructions for relatives and friends to consider an alternative to wreaths and bouquets. Cut flowers may be the traditional way of showing sorrow and respect but they have a short life and are soon forgotten. However, a donation to Cheshire Wildlife Trust "in lieu of flowers" will help to restore a meadow of wild flowers which will be a haven for wildlife and which will be enjoyed by generations of people to come.

It's estimated that we have lost 95 per cent of our meadows in recent years through the intensification of farming. But you can help us recreate the beauty of fields splashed with the colour of flowers such as lady's smock, ragged robin, ox-eye daisy, cowslip and black knapweed, providing safe havens for birds, bees, butterflies, grasshoppers and a range of other invertebrates.

A donation "in lieu of flowers" is a direct way of helping us to restore the meadows of our youth. You can make your wishes known in your will or just in writing to your solicitor or a family member. Cheshire Wildlife Trust will, of course, acknowledge all donations received and inform the next of kin so that they have a record to keep of our appreciation.



Cheshire Wildlife Trust

Grebe House

T **01270 610180**

Reaseheath

F **01270 610430**

Nantwich

E **cheshirewt@cix.co.uk**

Cheshire CW5 6DG

W **www.wildlifetrust.org.uk/cheshire**

A company limited by guarantee. Registered number 738693. Charity Number 214927

For more information about the Trust and its many areas of work visit our website at **www.wildlifetrust.org.uk/cheshire**

Photography by Ben Hall and Promote Environmental Communication. Printed on Revive recycled paper made from 75% post consumer waste.