

## **Making a Will**

Your Will has a crucial role to play in providing for your family, friends and loved ones. If you die in testate, or the Will you have made is out of date or incorrectly prepared, your estate may not be distributed as you intended. It is possible under these circumstances that all your estate could revert to the State.

Legacies are a tax-efficient way to give to charity, because legacies to charities are completely free of Inheritance Tax. CHILDREN OF FIRE INTERNATIONAL would therefore receive 100% of any gift you chose to leave.

What follows is a guide to leaving a legacy to the Charity. Bear in mind that your Will is a legal document, you should therefore always consult a solicitor before making a Will, or making changes to an existing Will.

If you decide to write your Will yourself, you may make a Will that is not valid. This may create problems for your executors and beneficiaries. Although the cost of making a Will is relatively low, it is worth making a brief list of your assets and figuring out beforehand how much you would like to leave to charity. This will make the solicitor's job easier – and cheaper.

Whether you are thinking of leaving a legacy to charity or not, it is always advisable to review your Will every few years, especially if your circumstances change: marriage, divorce, children, a change in financial circumstances, or simply a change of mind can all affect your plans. Subsequent marriage will usually render any pre-existing Will null and void.

## ***Recommended Wording***

### **Residuary Bequest**

A Residuary Bequest enables you to leave the Charity a proportion of the residue of your estate, i.e. a proportion of what is left after all your debts, taxes and gifts have been paid. This form of legacy is the most advantageous to the Charity because it is in effect inflation-linked.

*I give to CHILDREN OF FIRE INTERNATIONAL – Charity No. 1088785  
Secretarial Office, 53 Rickmansworth Road, Pinner, Middlesex HA5 3TJ, UK (insert here “all”  
or the size of the share you wish to give) the residue of my estate to be applied by Children of Fire  
International for its general charitable purposes. I direct that the receipt of the Treasurer or other  
proper office of Children of Fire International shall be a full and sufficient discharge to my  
Executors/Trustees.*

## **Pecuniary Bequest**

**This enables you to leave the Society a specific sum of money.**

*I give to CHILDREN OF FIRE INTERNATIONAL – Charity No. 1088785 Secretarial Office, 53 Rickmansworth Road, Pinner, Middlesex HA5 3TJ, UK free of all tax the sum of (insert the amount you wish to leave) to be applied by Children of Fire International for its general charitable purposes. I direct that the receipt of the Treasurer or other proper office of Children of Fire International for the time being shall be a full and sufficient discharge of the said legacy.*

## **Specific Bequest**

**This enables you to leave a gift of particular assets or goods to the Charity.**

*I give to CHILDREN OF FIRE INTERNATIONAL – Charity No. 1088785 Secretarial Office, 53 Rickmansworth Road, Pinner, Middlesex HA5 3TJ, UK (whatever it is you wish to leave to CoFI) to be applied by Children of Fire International for its general charitable purposes. I direct that the receipt of the Treasurer or other proper office of Children of Fire International for the time being shall be a full and sufficient discharge of the said legacy.*

Please note that these wordings are recommendations only. Care should be taken when incorporating provisions such as this within a Will or codicil (see below) and it is advisable to seek legal opinion before finalizing such wording.

## **Changing an existing Will**

If you have already made a Will you can still help CoFI by adding a Codicil to your existing Will. If you are planning to make a more extensive change it may be preferable to write a new Will altogether. Again, it is advisable that you seek legal advice.

1. Fill out the form attached and place it with your existing Will. Do not attach it or this will make the Will invalid.
2. Write the amount of the bequest in words.
3. Arrange for two people who are not beneficiaries under your Will to sign and witness the Codicil.
4. All words should be written in block capitals, except signatures.

**CODICIL**

I (your full name).....

of (your address).....

.....

.....

hereby declare this to be a (first/second/other) Codicil to my last Will which bears the date the  
\_\_\_\_ day of \_\_\_\_\_ month \_\_\_\_ 20 \_\_\_\_ (year)

I give the sum of £\_\_\_\_\_ to Children of Fire International, Charity No. 1088785,  
absolutely, to be applied for general charitable purposes and I direct that a receipt of the  
Treasurer or other proper office of Children of Fire International for the time shall be sufficient  
discharge for the same.

In all other respects I confirm my said Will (and Codicil/s). In witness whereof I have hereunto  
set my hand this \_\_\_\_\_ day of \_\_\_\_\_ (month) 20 \_\_\_\_\_ year.

Signed by the said signature .....

As and for a (first/second/other) Codicil to his/her last Will dated above in the presence of us  
both, being present at the same time, who at his/her request in his/her presence and in the  
presence of each other have hereunto set our names as witnesses.

Signature of first witness.....

Name.....

Address.....

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Occupation.....

Signature of second witness.....

Name.....

Address.....

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Occupation.....