

# Leaving a legacy

With a gift to Age UK Bradford District in your will, you can do so much to make sure older people living in the local area have the support they need in the years to come.



When we make our wills, we naturally want to make sure our loved ones are cared for. Through your will you can also leave something special to the many thousands of older people across Bradford District who have no one to turn to when times get tough.

# Your legacy

## What kind of gift can I leave to Age UK Bradford District in my will?

There are 3 main types of gift you can leave in your will:

**A residuary gift** is a percentage of your estate once any specified gifts have been made to friends and family. Many of our supporters choose to leave this type of gift because its value will be dependent on the value of your estate at any given time rather than a set amount. This provides supporters with more flexibility when deciding how to ensure that their loved ones are well looked after first and foremost.

**A pecuniary gift** is a specific amount of money. It's worth bearing in mind that the effects of inflation mean that this type of gift is likely to lose value over time and may end up being less than you initially intend.

**A specific gift** is a gift of a specified item – such as a personal possession or stocks and shares.

## Making and amending your will to include a gift to Age UK Bradford District

If you've decided to include a gift in your will to Age UK Bradford District, thank you so much. Your gift could be a lifeline for the many thousands of older people who have no one to turn to when times get tough.

Once you've decided on the gift you'd like to leave, including it in your will couldn't be simpler – you'll just need to ask a solicitor to help you.

## **I want to make a will**

Making your will is the best way to make sure your wishes are carried out after you die. It may also be simpler than you think.

Here's how to get started today:

Pick up a copy of Age UK's free guide to writing a will. It tells you everything you need to know, with step-by-step practical advice to make the process of making a will as simple as possible.

Go through our will planner overleaf. This planning form guides you through the things you need to consider when you write your will. It helps you gather your thoughts in one place and prepare for your meeting with your solicitor.

Find a solicitor who can help draw up your will on the Law Society website. They can provide details of solicitors in your area, including those who specialise in wills. We always recommend that your will is drafted by a qualified professional such as a solicitor as their businesses are regulated by law.

Choose what kind of gift you'd like to leave to Age UK Bradford District. A gift in your will is a very special way to let your kindness live on and could make a huge difference to older people's lives, now and in the future.

Let us know your intentions. If you're leaving a gift to Age UK Bradford District, thank you so much. Whatever the size of your gift, it could make an enormous difference to older people in years to come. Please do let us know so that we can thank you properly.

# Will Planner

Before meeting with your solicitor it's a good idea to plan what you want to include and who you want to benefit. You can use this form to gather your thoughts and plans in one place for easy reference at your meeting. (Please note that this will planner is not a legal document and cannot be used as a valid will.)

## 1. Note down important contact details

Your full name and address

Your partner's full name, telephone number and address (if different)

Your children's full names and addresses

If you have children who are under 18, who would you like to be their guardian\*?

Executors\*\*\* full names and addresses

\*Guardians have legal responsibility for children until they turn 18.

\*\*Executors are the people who will deal with your estate, collecting and distributing money and property after your death. You can choose up to four executors (usually a family member or a solicitor). Make a note of their details and let them know where copies of your will are kept.

Assets	Value	Liabilities	Value
Home	£	Mortgage	£
Other property or land	£	Loans/overdrafts	£
Car (or other vehicle)	£	Credit cards	£
Home contents including furniture and fittings	£	Other debts	£
Items of particular value (e.g. jewellery, antiques)	£		£
Savings in banks and building societies	£		£
Investments, Shares, Premium bonds etc.	£		£
Insurance policies	£		£
Pensions	£		£
Other savings and assets	£		£
<b>Total A</b>	<b>£</b>	<b>Total B</b>	<b>£</b>
<b>Total A – Total B = Total estate value</b>		<b>£</b>	

## 2. Work out how much your estate is worth

List all your assets (what you own) and liabilities (what you owe) below. Then add together everything you own and subtract everything you owe to work out what your estate is worth.

## 3. Decide what you would like to leave to whom

You will need to decide which gifts will go to whom in your will. You can give a specific item (e.g. a family heirloom), a fixed cash amount, or a percentage of your estate (calculated when all other costs and gifts have been taken into account).

If any of the people you mention do not survive you, what would you like to happen to their gifts?

Name and address	% Share	Fixed amount	Specific item
	%	£	
	%	£	
	%	£	
	%	£	
	%	£	
	%	£	
	%	£	

## 4. Write instructions for your funeral to help your loved ones to respect your wishes

In your will, you may wish to include any particular wishes for your funeral or memorial service, such as whether you want to be buried or cremated, and where you'd like the service to be held.

## **5. Note down any questions you have for your solicitor**

### **I want to amend my will**

If you already have a will and you want to include a gift to Age UK Bradford District (sometimes called a legacy), there may not be any need to rewrite it.

You can ask a qualified professional such as a solicitor to add an amendment – this is called a codicil. As a general rule, if the change you wish to make is quite small or simple, you can use a codicil, and if the change is more significant or complex you should make a new will.

### **Finding a solicitor**

We can't recommend a particular solicitor to make your will but we suggest you contact the Law Society who can provide details of solicitors in your area, including those who specialise in wills. We always recommend that your will is drafted by a qualified professional such as a solicitor as their businesses are regulated by law. Age Co also provide access to solicitors who can make your will. Details can be obtained from our Community Hubs or the Information Line. They are one of a number of providers you may wish to consider.

**<https://solicitors.lawsociety.org.uk>**

If you don't have access to the internet, a member of our team at our Community Hubs can help. Full contact details are on the back of this brochure.

### **Information for executors**

If you're the executor of an estate that includes a gift to Age UK Bradford District, we're here to support you.

You can call us on 01274 391190 or email us at [info@ageukbd.org.uk](mailto:info@ageukbd.org.uk). We can advise on payment of the gift and offer guidance with the next steps.

If you would like to make payment by online transfer, our bank details are:

Age UK Bradford & District  
Natwest  
Sort Code: 56-00-36  
Account No: 29480922

We would be grateful if you could also let us know when you have made payment so we may send our receipt.

### **Is there any suggested wording I should use to add a gift to Age UK Bradford District to my will?**

This suggested legal wording will assist your solicitor in drawing up or amending your will to include your gift to help our vital work.

#### **Wording for a residuary gift**

I give the residue of my estate to Age UK Bradford District, 75 Wrose Road, Wrose, Shipley, Bradford, BD18 1HX (Registered Charity Number 1025961) for its general charitable purposes. I further direct that the receipt of the Chief Executive or other proper officer of the said charity for the time being shall be a full and sufficient discharge for the said gift.

#### **Wording for a gift of money or an item**

I give the sum of £\_\_\_\_\_ (or the item specified) to Age UK Bradford District, 75 Wrose Road, Wrose, Shipley, Bradford, BD18 1HX (Registered Charity Number 1025961) for its general charitable purposes. I further direct that the receipt of the Chief Executive or other proper officer of the said charity for the time being shall be a full and sufficient discharge for the said gift.

### **Leave a legacy of kindness**

We all hope to leave the world a little better than we found it. By choosing to leave a gift in your will to Age UK Bradford District, you can be certain that your kindness will help some of the most vulnerable local older people find comfort, support and friendship in the darkest time.

We would like to thank you for considering to support our work after you have gone. We know that the people we support feel healthier, less alone, more financially secure, more connected, more independent and happier.

For further information please contact us  
or visit one of our Community Hubs

**01274 391190**  
**info@ageukbd.org.uk**

## **Our Hubs across the district**

### ***Bradford East Hub - Idle***

45-47 Bradford Road  
Idle  
BD10 9PB

### ***Keighley & Ilkley Hub - Keighley***

Unit 8 Airedale Centre  
Cooke Lane  
BD21 3PF

### ***Bradford South Hub - Queensbury***

22 High Street  
Queensbury  
BD13 2PA

### ***Shipley & Bingley Hub - Shipley***

Unit 4/5 Arndale Mall  
Shipley  
BD18 3QQ

### ***Bradford West Hub - Allerton***

338 Allerton Road  
Allerton  
Bradford  
BD15 7BN

### ***Shipley & Bingley Hub - Wrose***

75 Wrose Road  
Wrose  
Shipley  
BD18 1HX

**ageukbd.org.uk**