

Remembering
Save the Children
in your will

A guide to making your will

Make history in the future by leaving
a gift in your will to Save the Children



Save the Children

Why do I need to make a will?

Making a will is the only way to make sure that your loved ones are provided for as you intended after you have passed away. If you don't have a valid will, the courts will have to administer your affairs after you die. This can cause delays and anxiety for friends and family, and your affairs may not be handled as you would like.

Whether you are writing your will for the first time or updating an existing one, this guide sets out the practical steps you need to take. The good news is that making a will is easy to do.

Providing a gift in your will to Save the Children gives children around the world the chance of a better future. Every day many children are helped because someone kindly thought of Save the Children at the time they made their will. Countless lives are saved.

Where do I start?

We strongly recommend that you consult a solicitor when you make your will, in order to ensure it accurately reflects your wishes. Your will needs to be prepared professionally as it is a legal document. Consulting a solicitor about your will won't cost as much as you might think. See page 5 for details on how to find a solicitor.

Preparing your will

Before you see a solicitor, there are a number of things you need to consider:

Guardians for your children

If you have children who are under 18, you will need to choose and ask a person to act as their guardian. If not the courts will have to appoint one.

Estimate the value of what you own and what you owe

You will need to find out the approximate value of your 'estate' (everything you own, minus what you owe) by making a list of your assets and liabilities. Your assets may include property, investments and other personal items. Your liabilities will be anything you owe, such as bank loans or credit cards.

Insurance policies, death in service benefits and pension schemes may fall outside the terms of your will and the beneficiaries of these may need to be specified within these documents themselves. Please check with the providers.

It's worth checking the latest inheritance tax guidelines (www.hmrc.gov.uk) to see if your estate could be subject to tax.

Choose your executors

You will need to appoint executors (who could also be beneficiaries) to carry out the instructions in your will. You can appoint just one executor, but we recommend two or more (up to four people) in order to ensure your instructions are carried out as wished. These could be family, friends, a solicitor or even Save the Children. Remember to ask people first. If you are interested in naming Save the Children as an executor, please contact us so we can discuss this with you.

A gift for children



Karin Beate Nosterud/Save the Children

Sokha, six, lives with her mother, father and three brothers and sisters in a one-room shack in Phnom Penh, the capital of Cambodia. Save the Children helps children from poor communities here to go to school.

We recognise the importance of family and friends when making a will. Your will also provides an opportunity to remember other things that are important to you, like a favourite charity.

One quarter of Save the Children's donated income is provided through gifts in wills, for which we are extremely grateful. Leaving a small percentage of your estate to support our work with children rather than a set amount of money (a 'residuary' gift rather than a 'pecuniary' gift) has the benefit of being inflation-proof and means you're less likely to need to update your will in the future.

Any gifts to charity are exempt from inheritance tax. Leaving a gift to a charity could significantly reduce the burden of inheritance tax on loved ones.

If you wish to remember Save the Children in your will, we recommend that you use the following wording:

"I leave to The Save the Children Fund of 1 St John's Lane, London EC1M 4AR, registered charity numbers 213890 and SC039570.

Contacting a solicitor

Finding a solicitor

As mentioned earlier, we recommend you consult a solicitor before making or changing your will. Please note that the law on making wills varies between the different countries and dependencies below.

England and Wales

www.lawsociety.org.uk

Tel 0870 6062555

Northern Ireland

www.lawsoc-ni.org

No telephone enquiries

Isle of Man

www.iomlawsociety.co.im

Tel 01624 662910

Scotland

www.lawscot.org.uk

Tel 0131 2267411

Channel Islands

www.jerseylawsociety.je

Tel 01534 601700

Visiting a solicitor

Before visiting a solicitor, check which documents you need to take.

Once you have drawn up your will, keep it safe by leaving the original with your solicitor or bank and keeping a copy at home for your reference. Make sure your executors or family know your preferences for funeral arrangements and any other requests.

Under what circumstances would I need to change my will?

You may wish to change your will if you get married, have children, if you get divorced, or in the event of the arrival of grandchildren.

When changing your will it isn't always necessary to change the entire document. You can update your will easily using a document called a codicil.

Helping children

Save the Children's promise

If you decide to leave a gift in your will to Save the Children, you can be sure it will be used effectively to save and improve children's lives. We receive all gifts with sensitivity and efficiency, making sure costs are kept to an absolute minimum.

If you or the executors of your will would like to be involved in deciding how the money left to Save the Children is spent, we would be more than happy to help. Please call us on 020 7012 6400 to discuss your wishes.

How Save the Children can help

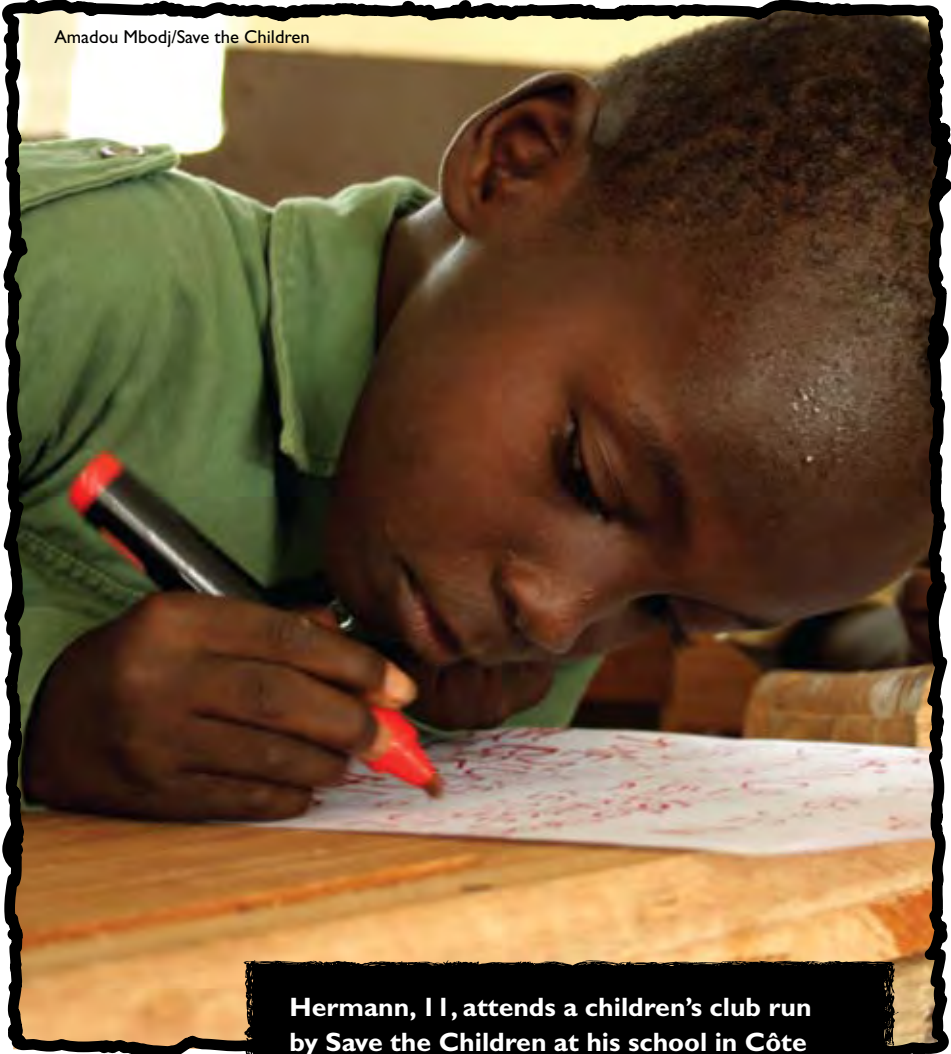
For further information about Save the Children's work and gifts in wills, please visit www.savethechildren.org.uk/legacy or call 020 7012 6400.

Thank you for considering leaving a gift in your will to Save the Children. You can make a huge difference to children, and help make history in the future.

"I chose to leave a gift in my will to Save the Children because I love the idea that the support I give now can be continued to help children in the future too."

Clare, Save the Children supporter

Amadou Mbody/Save the Children



Hermann, 11, attends a children's club run by Save the Children at his school in Côte d'Ivoire, West Africa. Children learn about their rights, about issues affecting them such as HIV, and they take part in plays so they can take their messages to communities.

We're the world's independent children's charity. We're outraged that millions of children are still denied proper healthcare, food, education and protection. We're working flat out to get every child their rights and we're determined to make further, faster changes.

Balika, five, at a village nursery school in Bangladesh. The school is run by Save the Children for children from the minority Tripura community, enabling them to learn to read and write in their own language.



Save the Children

**REMEMBER A CHARITY
IN YOUR WILL**
Help the work live on...



Save the Children UK, 1 St John's Lane, London EC1M 4AR, United Kingdom. T 020 7012 6400
Registered Charity England and Wales (213890) and Scotland (SC039570). Code 2537