



Leaving a Legacy

Published by CMT United Kingdom



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Revised February 2010

Registered Charity No 1112370

Company No 05574584

Leaving a Legacy to CMT United Kingdom

Each year, ordinary supporters of charities make an extraordinary difference to their favourite causes by leaving a gift in their will. These gifts – known as legacies – are a vital source of funds for charities like CMT United Kingdom.

Many people find the whole area of wills and legacies confusing and even frightening. But in fact including CMT United Kingdom in a will is a straightforward, easy and cost effective way to support our work. It simply involves adding a short paragraph (clause) to your will.

For further information on legacies to charities – please visit www.rememberacharity.org.uk

Naturally, it is important that you look after your family and loved ones first; but even by leaving a portion of what remains to CMT United Kingdom, you can help transform the work of CMT United Kingdom.

1. Why should I make a will?

One in five people in the UK dies without making a will. Many mistakenly think they do not have enough money or possessions to make a will worthwhile. In fact, making a will and keeping it up to date is the only way to ensure that whatever you have – no matter how much or how little – is divided up according to your wishes.

It's easy, quick and inexpensive to have a will drafted by a properly qualified professional.

Home made wills can be disastrous. You may omit particularly important details, such as what you wish to happen if the main beneficiary does not survive. It's always worth talking to a professional to make sure everything you need to cover is included in your will.

2. Can I add CMT United Kingdom to my existing will?

If you already have a will, it is important that you keep it up to date. Fortunately, making changes to an existing will is very straightforward.

If you want to add CMT United Kingdom to an existing will, your solicitor simply attaches a written instruction, called a codicil. This must be done by your solicitor – don't make changes yourself as you may inadvertently invalidate your will. The codicil will need the signature of two independent witnesses.

If there are number of changes you want to make, it may be better to make a new will, which your solicitor can help you with.

3. Do I have enough to leave a legacy?

A common misconception is that a legacy has to be an enormous sum of money, this is not the case. Any gift left in a will, no matter how large or how small, is important to CMT United Kingdom.

Many people leave a percentage of their estate to a charity, rather than a fixed sum. This means that, however much your estate is ultimately worth, you ensure your loved ones are looked after as well as giving a gift to your chosen charity. It also means that you don't have to keep changing your will as your circumstances change. However, we advise that you consult your solicitor on what is best for your particular circumstances.

And of course, the main thing is that any gift – whatever its size – is of enormous value to a charity such as CMT United Kingdom. Something is always better than nothing – and it might just be that your chosen charity will get more than you expected

4. What about inheritance tax?

Inheritance Tax is the tax that is paid on your estate when you die. Under current legislation, if the estate you leave behind is less than the “nil-rate” band (which varies each tax year) your beneficiaries will not have to pay Inheritance Tax. However, if your estate is worth more than this threshold, they will have to pay Inheritance Tax on anything over the nil-rate band.

Carefully drawn up wills can reduce Inheritance Tax. For example, leaving a gift to a charity such as CMT United Kingdom can reduce the inheritance tax payable on your estate.

5. What happens if my circumstances change?

It is important to review your will regularly – at least once every five years. After all, life never stands still, and we want nothing more than for you to live your life to the full. That includes enjoying your home, your money, possessions and everything else you have earned over the years, in whatever way you choose.

One of the great things about a legacy is that it allows you to do just that. With a properly worded legacy, you can be safe in the knowledge that, should your circumstances change, your will automatically takes this into account. So you are able to look after yourself whilst also knowing that you will still be doing something for your favourite charity if there is any money left over after you die.

6. Should I let CMT United Kingdom know that I'm leaving them a legacy?

This is entirely up to you, but it would be appreciated if you would complete and send us the [the legacy pledge form](#) (at the back of this leaflet). You are, of course, under no obligation to do so. The information will be treated as strictly confidential

By leaving a gift in your will for the benefit of CMT United Kingdom you can make a very valuable contribution to the funding of our services, including this website. The following specimen legacy clauses may be helpful when your drawing up your will:

Legacy Clause wording for England and Wales

- (i) I give the sum of £_____ [pounds] free of tax to CMT United Kingdom (registered charity number 1112370) of 98 Broadway, Southbourne, Bournemouth, BH6 4EH.
- (ii) I direct that the receipt of the Treasurer for the time being or other duly authorised officer shall be sufficient discharge for my Executors/Trustees.

Residuary legacy

- (i) I give the whole of my real and personal property not hereby or by any codicil hereto specifically disposed of after payment of my debts pecuniary legacies funeral and administration expenses and any taxes in respect of estate to CMT United Kingdom (registered charity number 1112370) of 98 Broadway, Southbourne, Bournemouth, BH6 4EH.
- (ii) I direct that the receipt of the Treasurer for the time being or other duly authorised officer shall be sufficient discharge for my Executors/Trustees .

Specific legacy

- (i) I give my [short description of property given] free of all inheritance tax to CMT United Kingdom (registered charity number 1112370) of 98 Broadway, Southbourne, Bournemouth, BH6 4EH.
- (ii) I direct that the receipt of the Treasurer for the time being or other duly authorised officer shall be sufficient discharge for my Executors/Trustees.
- (iii)

Legacy Clause wording for Scotland

I direct my Executors/Trustees to pay to CMT United Kingdom, 98 Broadway, Southbourne, Bournemouth, BH6 4EH (registered charity number 1112370) the sum of £_____ pounds free of inheritance tax and other fiscal impositions for its general charitable purposes absolutely (to be paid within _____ months of my death and in priority to all other legacies given by this Will or codicils hereto)(as soon as convenient after my death but without interest thereon) and I direct that the receipt of the Treasurer for the time being or other duly authorised officer shall be a sufficient discharge for my Executors/Trustees.

Residuary legacy

I direct my Executors/Trustees to pay and make over a _____ share of the residues of my estate to CMT United Kingdom, 98 Broadway, Southbourne, Bournemouth, BH6 4EH (registered charity number 1112370) for its general charitable purposes absolutely and I direct that the receipt of the Treasurer for the time being or other duly authorised officer shall be sufficient discharge for my Executors/Trustees.

Specific legacy of an item (or items) of value

I direct my Executors/Trustees to pay and make over (short description of the property given)_____ to CMT United Kingdom, 98 Broadway, Southbourne, Bournemouth, BH6 4EH (registered charity number 1112370) for its general charity purposes absolutely and I direct that

the receipt of the Treasurer for the time being or other duly authorised officer shall be sufficient discharge for my Executors/Trustees.

Glossary of Terms

Administrator

Someone who is appointed to arrange your affairs if you do not leave a will.

Beneficiary

An individual or organisation who will receive a gift in your will.

Codicil

An alteration or addition to your will.

Chattels and moveables

Your possessions including your furniture and car.

Estate

All your possessions at the time of your death, including money and property.

Executor

The person who is appointed by you to make sure the instructions in your will are carried out.

Intestate and intestacy

You are said to be intestate if you die without making a will. Intestacy is the name for this situation.

Legacy

A gift left to a person or organisation in your will.

Life interest

A two stage form of legacy in which the first beneficiary is given, for example, the use of your house or interest on your bank or building society account during their lifetime.

After their death, the house or capital passes to a second beneficiary named by you in your will. Quite often a charity is the second beneficiary.

Pecuniary legacy

A gift of a fixed amount of money.

Power of attorney

A legal document which authorises one or more people to handle another person's financial affairs (including property, shares, money, etc) either generally or in relation to specific items.

Probate

The legal procedure to decide whether you left a valid will.

Residue

The sum that is left from your estate when all debts, charges and gifts have been deducted.

Residuary legacy

A gift consisting of the residue.

Specific legacy

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

Testator or testatrix

The person who is making the will.

Witness

A person who signs your will in your presence, who must not be a beneficiary.

Further Reading

Charcot-Marie-Tooth: A Practical Guide

Further information on Charcot-Marie-Tooth can be found in our book: A Practical Guide, (ISBN – 0-9533883-1-X) which can be purchased from CMT United Kingdom. This book has been researched and written by John Isitt, and covers these topics and much more in greater detail. It is an essential guide to understand CMT, how to manage and treat the condition, and gives a wealth of practical information, including a directory of sources of further information. (172 pages)

Available in a loose leaflet binder or on CD-ROM

This is a publication produced by CMT United Kingdom.

JOIN NOW!

We also produce a range of leaflets dealing with various aspects of CMT disease which are available to members of CMT United Kingdom.

Receive the thrice-yearly full colour magazine, ComMenT - packed full of information on CMT and how to how live with it by joining CMT United Kingdom at www.cmt.org.uk.

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Legacy Pledge Form

Please print out this form, fill in your details and post it to us at the address below.

I want to help CMT United Kingdom – the national support group for people with Charcot-Marie-Tooth Disease. Therefore, I have provided a legacy in my Will in the form of:

- A Cash legacy of £..... (please specify)
- The residue or part residue of my estate after family and friends have been provided for.

My details are:

Title Surname

First name

Address

.....

.....

Country Postcode

Telephone

Email address

CMT United Kingdom Membership No (if applicable)

Please post the completed form to:

CMT United Kingdom, 98 Broadway, Southbourne, Bournemouth, BH6 4EH, or email to info@cmtuk.org.uk.