

Why should we care for wildlife?

“The Earth does not belong to us; we belong to the Earth. This we know: all things are connected like the blood which unites one family. Whatever befalls the Earth befalls the Sons and Daughters of the Earth. We did not weave the Web of Life; we are merely a strand in it. Whatever we do to the Web, we do to ourselves.”

“ We are part of the earth and it is part of us. The perfumed flowers are our sisters. The wolf, the deer, the great eagle ... these are our brothers. When the last red man has vanished with this wilderness, and his memory is only the shadow of a cloud moving across the land, **will the wild wood still be here?”**

Chief Seattle, Suguamish Tribe, 1854 .



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Wildwood Trust, Registered Charity No. 1093702

Why is making a Will so important?

Your Will is first and foremost to protect those you care for.

Making a Will and keeping it up to date is the only way you can safeguard the future of those you care for. It is an opportunity to remember not only your family but the friends and charities you hold dear.



What will happen if I don't make a Will?

Many of us assume that everything we own will automatically go to our partner or children when we die. This is not always the case.

If you don't make a Will, it is the Law, not your family, that decides 'who gets what'. This can mean that your money is shared out between relatives you never intended to benefit, even the most distant of relatives can claim against your estate.

Sorting out 'who gets what' can therefore be an expensive business and the legal costs will be paid from your estate. It can also take a long time, during which your loved ones may be left without support.

If you are without a family and have not made a Will, all your belongings will pass to the Crown. Your friends - even lifelong friends - have no automatic claim by law and may well receive nothing.

Making a Will and keeping it up to date is the only way you can be sure your wishes are carried out. The sooner you make a Will the better, especially if you are married with a family. You and your partner should make separate Wills.

How do I make a Will?

It is best to have your Will drawn up by a professional.

You can write your own Will but we would not recommend it. There are very precise legal requirements and one wrong step could invalidate the whole thing. Go to a solicitor or other legal advisor. The process does not take long and the cost is reasonable. We would be pleased to provide you with a list of independent solicitors .

Preparing your Will

A little preparation before you visit the solicitor will save you time and money! It helps to **work out roughly what the value of your estate is before you visit the solicitor**. Your estate is the sum total of all your property, money and possessions.

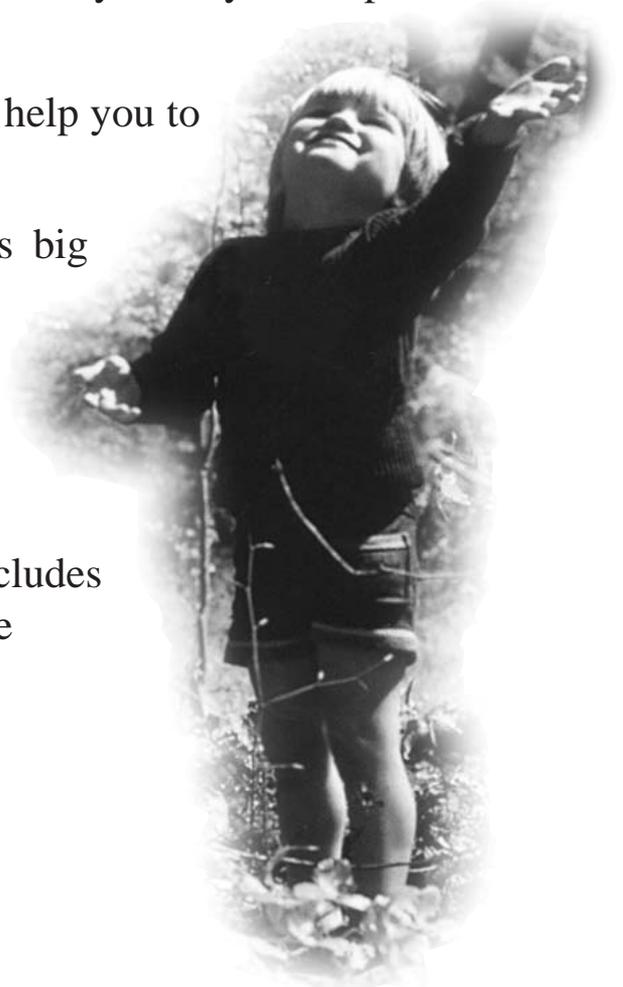
There are **3** good reasons for doing this:

- If you think that you don't have much to leave you may be surprised when you add it up.
- Drawing up a list of your possessions will help you to decide what to leave to whom.
- You will be able to see if your estate is big enough to be affected by inheritance tax.

To work out the value of your estate:

1. List the value of everything you own

Property, money and possessions - this includes your house, all investments and life assurance policies,



together with your car, furniture, jewellery, ornaments and other household effects such as a television, cooker and fridge. List them at today's prices and not what they cost you (a rough estimate will be fine).

You should include details of any property, money or possessions owned jointly with any person, including with your husband or wife. Any jointly owned property, account or other item will usually go automatically to the joint owner on your death. There are, however, exceptions to this general rule, particularly in the case of a house or other property. Your solicitor can advise you in greater detail.

2. List everything you owe

Including your mortgage, any loans and hire purchase agreements.

3. Then simply take what you owe from what you own

What is left is the rough value of your estate - what you have available to leave to others in your Will.

The form at the end of this booklet will help you to calculate the approximate value of your estate.

Children - of course Wills are not just concerned with money.

If you have any dependent children or relatives, a Will provides an opportunity for you to decide who would be their guardians in the event of your death. Naturally, if you have someone in mind, you must discuss it with them first to find out their feelings about the matter.

You may also need to make provision for your pets.

Beneficiaries and bequests

Your beneficiaries are those people or organisations to whom you want to leave parts of your estate. Your bequests are what you actually leave them.

You should make a list of all your chosen beneficiaries, including any charities you wish to benefit. Once you have decided whom you wish to benefit, you might also like to consider how you wish them to benefit.

Types of bequest

There are a number of different types of gift that you might consider:

- A gift of a specific sum of money is known as a [pecuniary bequest](#). In time, of course, its value will be worth less because of inflation.
- A [specific bequest](#) is when you choose to leave a specific item, such as a painting, or jewellery, or even your house.
- You may choose to leave whatever is left over once all your other bequests have been made and all costs met. This is the residue of your estate and is known as a [residuary legacy](#).

How to save tax on what you leave

Inheritance tax can affect relatively modest amounts of wealth.

Inheritance Tax is chargeable on all estates worth over a certain amount. Your solicitor will be able to advise you on the current Inheritance Tax thresholds and rates. Inheritance Tax takes into account not only the value of your estate but also gifts made up to seven years before death.

Certain bequests are exempt from tax, most importantly those to your spouse and those to charities. Any gift to charity is subtracted from the value of your estate before the tax is calculated and can help bring the value of your estate below the tax-free limit. Your solicitor will be able to advise you in more detail about the different ways that you can save tax on what you leave.

Choosing Executors

Once you have decided how you want to distribute your estate then **you must choose one or more people you trust to make sure the instructions in your Will are carried out** .



These people are known as your **executors**. Most people appoint two executors. They must be over the age of 18 and can be someone who benefits under your Will. You must ask them first, to make sure they are willing. If you don't know anyone suitable, you can appoint your solicitor or bank to act as your executor. They may charge a fee which would be deducted from your estate.

Writing the Will

You won't actually have to write your Will yourself.

A solicitor or other professional advisor will draft it for you but they need to be clear about what you want. They will then show you what they have written for your approval.

Witnesses

All that then needs to be done is for the Will to be signed by yourself and two witnesses.

Both witnesses must be over the age of 18. Your witnesses may not benefit from your Will, nor may their marriage partners. All three of you must sign in each other's presence. Please note that witnesses do not have to know the contents of your Will, they merely witness your signature.

Keeping it safe

Keep your Will in a safe place and make sure that someone knows where it is.

Most people ask their solicitors to look after their Will which they will do free of charge, or you can lodge it with your bank for a small annual fee.



Changing My Will

When do I need to change my Will?

Everybody's life changes with time. There may come a time when you want to change your Will or add to it. You can make as many changes as often as you wish.

You should always review your Will when:

- **Your marital circumstances change**

When you marry, your existing Will becomes null and void. Divorce cancels any provisions you have made in your Will for your former partner. However, if you separate, your spouse can still claim any entitlement under the existing Will unless you make a new Will.

- **Your family circumstances change**

You may have new family members, such as children or grandchildren, whom you would like to remember in your Will.

- **Your financial circumstances change**

If the value of your property and/or possessions becomes significantly more, or less, you may wish to make a new Will.

- **There are changes in the law**

If, for example, you have used your Will to reduce Inheritance Tax you should keep an eye on budgetary changes in the Inheritance Tax threshold.



How do I change my Will?

Major changes in your circumstances, such as marriage, separation, divorce or re-marriage, will mean that you need to make a new Will.

If you only need to make small changes, such as include a gift in your Will to charity, **you can add an instruction to your existing Will** that alters or supplements it in some way.

This instruction is called a **Codicil**. Never make alterations yourself to your original Will by crossing out, adding, or even attaching anything to it. This will invalidate your Will.

A codicil is a separate legal document. It needs to be properly drawn up, just like your original Will, but is much easier and less expensive to do. Your solicitor will advise you on the proper wording. It must be signed and witnessed in the same way as the Will itself. Witnesses need not be the same witnesses as before. Make sure the codicil is kept with your Will but not attached to it.

Leaving a gift to charity

How do I leave a gift to charity?

Bequests to charity can be made in just the same way as gifts to individuals.

They can take the form of specific gifts of money or possessions. Alternatively, you can leave the residue, or part of it, to charity. A residuary legacy is especially helpful since, unlike a specific bequest, it is not eroded by inflation. It enables you to make provision for family and friends, while leaving the remainder of your estate to charity.

Many people naturally associate legacies with death but **gifts to charity are all about life.**

Most charities receive no government funding and rely heavily on legacies from people like you to carry on their good work. Perhaps the most difficult decision is deciding which charity to leave a gift to. There are so many worthwhile causes to choose from.

Of all the gifts you can leave in your Will, ensuring that our children can grow up in this beautiful world and enjoy the wonders of nature, must be one of the most precious.

We have all seen enormous changes take place in our countryside over recent years and much that was beautiful has been lost. Pledging a gift in your Will is one way you can help us leave a thriving natural world for generations to come.

Leaving a gift to Wildwood Trust

Wildwood Trust has at its heart a unique charitable vision to help restore our areas of wildlife and recreate the true wildwood.

Our education programme is giving future generations a true appreciation of the beauty of the natural world around them.

But... there is still a great deal to be done. By making a bequest to Wildwood Trust you can help ensure that part of our natural heritage is safeguarded for future generations.

Any gift left to Wildwood Trust is tax-free so the money that would have gone to the Inland Revenue will be spent on saving wildlife. Your gift, however large or small, will make a real difference for the future.

Over the following pages, we have provided examples of how we can use such gifts, entrusted to us by you, to save Britain's wildlife. If you would like any further details on our work please call our Chief Executive, Peter Smith on 01227 711900.

A Gift of Life

- **£100** will buy equipment for children to learn about wildlife and their environment.
- **£500** will help us build a dormouse breeding pen for our captive breeding project.
- **£1,000** will enable us to buy a Konik pony to help with our conservation grazing project.
- **£2,000** can help us build a captive breeding enclosure helping to save even more wildlife like the rare dormouse.
- **£5,000** can help pay for us to save a threatened population of water voles and take them to a safe new home.
- **£10,000** will pay for a water vole reintroduction, helping save the water vole, Britain's most endangered mammal' from extinction.
- **£25,000** will help build a new wolf enclosure.
- **£100,000** will buy and save a threatened woodland.



A Gift of Life

For Ken West, Wildwood Trust's efforts to save the endangered water vole are very special to him and his grandchildren. Ken has already given many generous donations to help Wildwood's efforts.

It was Ken's wish to see the efforts of Wildwood Trust continue that led him to make one of the most important contributions that he could, by making a provision for Wildwood Trust in his will.

Why I have chosen to remember Wildwood Trust in my Will



"Wildwood Trust offers my grandchildren a unique insight into a world that is being lost forever. Leaving a living legacy to Wildwood is one of the most important things anyone can do to protect Wildlife for our future generations."

KEN WEST

How your company pension can benefit the Wildwood Trust

If you belong to a company pension scheme, you can complete an 'expression of wish' form to benefit Wildwood Trust or any other chosen charity. In the event of your death, part or all of the life insurance benefit will be paid to your chosen charities.

The 'expression of wish' form notifies the trustees of your wishes and it is simple to do with no legal complications. However, not all company pension schemes are set up to do this so you will need to check with your employer.

Things to take when you visit your solicitor

When you visit your solicitor it is essential that you take certain information with you.

This includes details of:

- The value of your estate.
- Please see list overleaf.
- The people to whom you wish to leave gifts. *(Including their full names and addresses.)*
- The gifts you would like them to receive.
(Think carefully about what you want to do with the residue of your estate.)
- If you are leaving specific items, care should be taken with the description of each item. An imprecise explanation can lead to confusion and could also void the gift.
- A list of the executors you have chosen to make sure your wishes are carried out.
- Including their full names and addresses.
- If you have remembered any charities, you will need to take their details too.
- With that in mind, your solicitor may find the wording opposite helpful if you wish to leave a monetary gift to Wildwood Trust in your Will to support the work of the Trust.
- If you or your solicitor would like guidance on the preferred wording of other kinds of bequests please contact our Legacy Officer on 01227 711900.

Residuary Bequests

Subject to the payment of my debts, funeral expenses and testamentary expenses, I give the whole/___% of my estate not otherwise disposed of by this my will to WILDWOOD TRUST(Registered Charity Number 1093702) of Herne Common, Herne Bay, Kent CT6 7LQ, for the general purposes of WILDWOOD TRUST and I declare that the receipt of their Treasurer or other proper officer shall be a full and sufficient discharge to my executors for this bequest.

Pecuniary Bequests

I give free of tax to the WILDWOOD TRUST(Registered Charity Number 1093702) of Herne Common, Herne Bay, Kent CT6 7LQ, the sum of £_____ for the general purposes of WILDWOOD TRUST and I declare that the receipt of their Treasurer or other proper officer shall be a full and sufficient discharge to my executors for this bequest.

Codicils

When adding a codicil to your Will to include Wildwood Trust, please use the wording above for a residuary or pecuniary bequest.

How to calculate the value of your estate

What you Own (your assets)

(You should include your share of any property, money or possessions owned jointly)

Home	£
Other Property	£
Household Contents (insurance value)	£
Valuables (insurance value)	£
Furniture/Antiques (insurance value)	£
Jewellery (insurance value)	£
Car(s) (resale value)	£
Any other Assets	£
Savings and cash (incl bank and building society accounts)	£
Stocks and Shares (market value)	£
Other investments	£
Pension benefits	£
Life Assurance (benefit if you died now)	£
Any other Investments	£

Total Assets £

What you Owe (your liabilities)

(do not include anything that will be paid off at your death)

Mortgage	£
Bank Loans	£
Hire Purchase Agreements	£
Bank Overdraft	£
Credit Cards	£
Tax Owed	£
Any other bills	£

Total Liabilities £

Value of your Estate (total assets minus total liabilities) £

*Any jointly owned property, account or other item will usually go automatically to the joint owner on your death. There are, however, exceptions to this general rule, particularly in the case of a house or other property. Your solicitor can advise you in greater detail.

Private & Confidential

If you have decided to include Wildwood Trust in your Will, may we ask you to return this slip. There is no obligation, and of course you may change your mind at a later date.

I have decided to leave a gift to Wildwood Trust in my Will.*

It is up to you if you wish to give us details of your gift:

You can rest assured that your act of generosity will never be forgotten. If you wish it, your name will be inscribed in our Memorial Book. This will be on permanent display at our visitor centre, so future generations will see how you have helped to save Britain wildlife.

Yes - I would like my name inscribed in your Memorial Book.

TitleFirst Name.....

Surname

Address

.....

.....Post Code

Tel No

I am a member of Wildwood Trust.

Please return this slip to us

Wildwood Trust, Herne Common, Herne Bay, Kent CT6 7LQ

We promise that any information you give will be used for Wildwood Trust purposes only. It will be used to keep you up to date with Wildwood Trust news and activities.

* This is not a binding agreement and does not put you under any obligation to Wildwood Trust.

Leaving a gift to Wildwood Trust

Wildwood Trust has at its heart a unique charitable vision to help restore our areas of wildlife and recreate the true wildwood.

Our education programme is giving future generations a true appreciation of the beauty of the natural world around them.

But... there is still a great deal to be done. By making a bequest to Wildwood Trust you can help ensure that part of our natural heritage is safeguarded for future generations.

Any gift left to Wildwood Trust is tax-free so the money that would have gone to the Inland Revenue will be spent on saving wildlife. Your gift, however large or small, will make a real difference for the future.

For more information or a private and confidential talk on how your gift could help wildlife, please contact Peter Smith, Wildwood's Chief Executive.

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Kent, CT6 7LQ **Visitors Tel/Fax:** 01227 712111

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Registered Charity No. 1093702

