

Society for the
Protection of
Unborn
Children



WILL GUIDE 2018

Helpful information to make
or amend your will.

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What is a will and why is it important?

What is a will?

A will is a legally sanctioned set of instructions for what is to be done with your money and possessions after your death.

Why wills matter

A will gives you peace of mind because you know your affairs will be in order.

However, two thirds of people never make a will. In some cases, the government get their money and possessions. Being married or living together does not guarantee that your spouse or partner will receive anything if you die without making a will.

Keeping your will up to date

People who have made a will should review it from time to time and, particularly, if their circumstances change. If you marry, divorce, have a child, or if your partner or spouse dies, you should change your will.

How wills help SPUC

Gifts made through wills are an essential part of SPUC's annual income. Without them, the society's work would suffer. Such gifts help SPUC plan long-term projects with a higher degree of certainty than would otherwise be the case.

How SPUC uses income from wills

SPUC funds many projects at home and abroad which promote every human being's basic right - the right to life. Although founded to defend unborn children, SPUC's remit has necessarily expanded to include defending the elderly, sick and disabled by counteracting moves through Parliament and the courts to legalise euthanasia. SPUC also campaigns against embryo experimentation.

However big or small, your gift to SPUC will be made to work hard to promote life:

- *£500....could help fund essential training for one person to speak out confidently and professionally in the media on pro-life issues.*
- *£800...could pay for 50,000 pro-life leaflets for GPs to give to patients considering an abortion.*
- *£5,000...could help fund a SPUC youth conference, helping to inspire the next generation of pro-life campaigners.*
- *£10,000.... could help cover the cost of printing life-saving leaflets which dedicated pro-life volunteers around the country deliver door-to-door.*
- *£15,000...could help us run the Abortion Recovery Care and Helpline (ARCH) ensuring support is available for women (and men) struggling with an abortion experience—or considering abortion—every day of the year.*
- *£20,000...could fund cutting-edge pro-life publications, commissioned by SPUC from top academics in their field. SPUC recently published a major new book called “Abortion Matters” edited by Dr Anthony McCarthy, which is aimed at informing a whole new audience about the abortion debate. This powerful book gives a short history of abortion in this country as well as the philosophical arguments, medical and sociological reasons against the ‘pro-choice’ position. This is one example of the type of influential publication SPUC is able to produce.*

How to make a will

1. Work out the approximate value of your money, property and possessions (known as your estate)
2. Decide which family members, friends and good causes you want to benefit from your will. You may want to leave items of sentimental value to particular friends.
3. Specify who should get what. Money can be described in terms of an amount or percentage of the total value you leave.

4. Choose at least one person (known as executor) who can ensure that your wishes are respected after your death. Executors may or may not be beneficiaries of your will. Most people appoint two executors but you can appoint as many as four. One of your executors should be a generation younger than you so that he or she is likely to survive you. A solicitor can act as an executor but may charge a fee.
5. It is advisable to get professional advice when making a will. A professional can put your wishes in legal language that leaves no room for doubt. Solicitors can advise on wills. If you do not have a solicitor, you can ask friends or family to recommend one.

Alternatively, you can look on line at the Law Society's website which lists all solicitors in private practice: <http://solicitors.lawsociety.org.uk/>

6. Your will should be kept somewhere safe, for example at your solicitor's office or your bank, and the executors need to know where it is too. You can also pay for a copy to be kept at the probate registry. You should keep a copy yourself too so that you can review it.

Avoiding Inheritance Tax on the gifts in your will

If the net value of your estate when you die is more than a certain amount (£325,000* at the time of writing), Inheritance Tax could be payable on gifts to organisations which are not charities.

SPUC's political work disqualifies it from charitable status but, SPUC Education and Research Trust, which funds the post-abortion counselling service and other worthwhile pro-life activities, is a charity and a gift to the SPUC Trust would be exempt from Inheritance Tax.

Whether you decide to leave a legacy to SPUC or to the SPUC Education and Research Trust (registered Charity Number 1143342), your gift will benefit the prolife cause. See enclosed leaflet for details of the work carried out by both SPUC and the Trust.

*In addition to the standard £325,000 tax threshold, an additional "main residence" tax relief came into effect with the Spring 2017 Budget. In 2018/19, an extra £125,000 in tax relief may apply should you leave your home to a direct descendant (i.e. family member such as child or grandchild). Also, married couples may be able to combine their individual tax thresholds and effectively double Inheritance Tax relief on their estate should one of the spouses die, to as much as £650,000 in 2018. Ask your solicitor for advice on this matter.

Frequently asked questions

But my husband/wife will automatically get everything, won't s/he?

It is a commonly held belief that your spouse or partner will automatically inherit everything when you die. In fact, this is only the case if you are married and your estate is under a certain value and if you have no children or other relatives who survive you. A widow or widower could be forced to sell the family home because other relatives are entitled to a share of it.

It is important that your will is updated to take account of changes to your marital situation. If you are separated but not divorced, your husband or wife will remain entitled to any gift under your will.

What will happen to my children?

If you have children under 18 years old, you may wish to appoint guardians. If there is no one with legal parental responsibility, care of your children could be arranged by the local authority while longer term arrangements are made.

Can I leave an item for a friend?

Yes. Your will is an opportunity to give to your friends as well as your relations.

What about my favourite cause?

You may also want to remember those causes which you have supported during your lifetime and mean most to you. However, your wishes will only be respected if you state them clearly in your will.

What is the best way to make a legacy to SPUC?

A good way is to leave a share of what is left of your estate after your other wishes have been carried out (known as residuary legacy). The advantage of this kind of legacy is that the gift you leave to SPUC keeps in line with inflation and holds its value. If you prefer to leave a cash sum, you can ask it to be index-linked to stop inflation eroding its value.

Discuss these and any other questions you may have with your solicitor.

Legal terms concerning wills

Administrators:	People who manage and distribute your estate if you don't make a will.
Beneficiary:	Someone who receives something under your will.
Codicil:	A document that changes, deletes or adds something to your will.
The Crown:	Where your estate will go if you have no next of kin and did not make a will. In practice this means the Treasury or the State.
Estate:	The total of what you leave after death, i.e. your money, property and possessions.
Executors:	People who look after a deceased person's affairs according to the terms of their will.

Legacy /bequest: An amount of money or an item left in a will. The three main types are,

- *Specific: the gift of an item, such as property or jewellery*
- *Pecuniary: the gift of money*
- *Residuary: property money and/or possessions not given away through a will's other provisions*

Intestate: The term describes someone who dies without having made a will.

Probate: The procedure for establishing if a person left a valid will and, if so, who the executors or administrators will be.

Testator: A person who makes a will.