

A woman with long dark hair is sitting on a blue mat, holding a baby. The baby is wearing a white t-shirt and has a purple pacifier in their mouth. The woman is looking down at the baby with a gentle expression. The background is a dark grey wall with a pinkish-red panel on the left.

**Because we know.  
A gift in your will  
can change a life.**

**Your guide to leaving a  
gift in your will.**

## Making a gift in your will

At Cerebral Palsy Cymru, family is at the heart of everything we do. As Wales' only centre of excellence for children with cerebral palsy, we've been providing specialist therapy and support to children and families for over 30 years.

Cerebral palsy is the most common physical childhood disability in the world, and we want to make sure that every child in Wales with cerebral palsy has the best possible start and experience in life.

Did you know that on average the gifts in Wills that we receive fund 63 babies each year to have a vital early assessment and specialist therapy if they have, or are at risk of having cerebral palsy? The number of babies and their families needing our service is increasing each year, and leaving a gift in your Will can be a way to ensure that we can be there in the future for those babies yet to be born.

We need to raise £1.8million each year to provide our service to children and their families. Around 20% of this total comes from statutory sources, however, the majority (80%) comes from donations, gifts in Wills, retail and fundraising activity. In other words, we are very much dependent on support from people like yourself.

If the time is ever right for you to remember a charity in your Will, please remember Cerebral Palsy Cymru. Every gift – no matter the size – makes a difference. Even 1% (so those closest to you inherit 99%) or a modest sum of money will help provide for those babies yet to be born.

In this pack, you will be able to find out more information about why making a Will is important and the things that you should consider when preparing to make a Will.

If you would ever like to get in touch to discuss this in more detail, I would be more than happy to have an informal chat with you. Please email [emmab@cerebralpalsycymru.org](mailto:emmab@cerebralpalsycymru.org) to get in touch.



Emma Brooks  
Trusts and Legacies Fundraising Manager

## **Making a Will is important**

Having an up-to-date Will is the only way to ensure that your family, friends and the causes you believe in are provided for in the way you wish after you die. If you don't make one, part or all of your estate may go to people who you never intended to benefit.

## **How to go about making a Will**

The good news is that making a Will is easy to do, however, you should seek specialist advice from a solicitor who will advise you on how to make all the provisions you want.

You should check that the professional you choose:

- Has been trained and is qualified in making Wills.
- Has undertaken ongoing training in making Wills.
- Has professional indemnity insurance of at least £2 million.
- Is a member of an organisation that has an independent complaints procedure.

Solicitors who are members of the Society of Trust and Estate Practitioners and Will writers who are members of the Institute of Professional Will writers meet these requirements.

## **Preparing your Will**

Before seeing 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**

You will need to find out the approximate value of your 'estate' by making a list of your assets and liabilities. Your assets may include property, investments, and other personal items.

- **Choose your executors**

You will need to appoint executors to carry out the instructions in your Will. These could be family, friends, or a solicitor.



## **What is a legacy?**

A legacy, or a gift in your Will, is the method you use to leave money to a person or charity. There are different types of legacies:

- Residuary: A gift made out of the residue of your estate once all other bequests and expenses have been paid. Its value increases in line with the value of your estate and is not affected by inflation.
- Pecuniary: A gift made of a fixed sum of money. Unfortunately, the effect of inflation means that the value of a pecuniary gift will decrease over time, although with appropriate wording this can be avoided.
- Specific: A gift of an item such as a piece of jewelry, furniture, or a painting.

## **What is inheritance tax?**

Inheritance Tax (IHT) is the tax that is paid on your estate when you die, as well as on some assets that you may have given away during your lifetime. Further details are available on the Inland Revenue website: [www.hmrc.gov.uk/inheritancetax](http://www.hmrc.gov.uk/inheritancetax)

All gifts to charities are free of inheritance tax so the estate will almost invariably pay less tax if gifts are given to charities.

## **Wording for your Will**

If you wish to remember Cerebral Palsy Cymru in your Will, we recommend that you use the following wording:

*"I leave.....to Cerebral Palsy Cymru, 1 The Courtyard, Ty Glas Avenue, Llanishen, Cardiff, CF14 5DX, registered Charity No. 1010183"*

## **What if I want to change my Will?**

Making changes to an existing Will is simple. You will need to ask your solicitor to advise you on the drafting of a codicil, which will then need to be signed by two independent witnesses. Your solicitor will be able to provide you with a codicil document.



## Checklist

Everyone should have an up-to-date Will. Here's a reminder of the most important points you need to consider:

1. What do you have to leave?
2. Whom would you like to include in your Will?
3. Use a solicitor - and ask about Inheritance Tax.
4. Update your Will to reflect major life changes.
5. Keep your Will safe

For further information on leaving a gift in your Will to Cerebral Palsy Cymru please contact Emma Brooks, Trusts & Legacies Fundraising Manager on 029 20522600 or email [emmab@cerebralpalsycymru.org](mailto:emmab@cerebralpalsycymru.org)

**Because we know.**  
**Babies in the future will need your help.**

