

A GIFT FOR THE FUTURE

Leaving a legacy to world mission



† UNITED SOCIETY
PARTNERS IN THE GOSPEL

USPG[†]

CONTENTS

How your will can change someone's life	3
Making a will: five simple steps	5
Amending an existing will	8
'In Memory' giving	11
Wording a legacy gift	12
What your legacy could achieve	14
Frequently asked questions	17
Preparing to make your will	20
Glossary of legal terms	23

'They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life.'

1 Timothy 6:18-19

HOW YOUR WILL CAN CHANGE SOMEONE'S LIFE

A will is one of the most important documents most of us make. A will is important because it ensures the people we care about, and who rely on us, are provided for as we want them to be.

After providing for family members, many people choose to leave a charitable bequest to support the mission of the church worldwide and to improve the lives of others.

Leaving a bequest to USPG means you will be giving a lasting gift to our world church family. Your gift will enliven faith, unlock potential, strengthen relationships and promote justice, so churches and communities are empowered to improve peace, livelihoods, education, health and their preparedness for disaster.

A gift to USPG in your will is an invaluable opportunity to help share God's love in a very practical and life-changing way.

Cover: A floral tribute, Brazil.

Credit: USPG/Leah Gordon



USPG supports a church development programme in the Philippines that has enabled Walo Dammay to generate extra income by growing beans on previously unproductive land.

Credit: USPG/Leah Gordon

MAKING A WILL: FIVE SIMPLE STEPS

Step One: Choose a solicitor

To avoid any potential mistakes, you should consult a solicitor to help you make your will. It is important to choose a solicitor you feel happy and confident with.

Step Two: Calculate the value of your estate

Before you can say what you want to happen to your estate you need to know how much it is worth. To help you do this there is a calculation sheet on page 20 of this booklet. Just fill this in and take it with you when you visit your solicitor.

Step Three: Decide who you want to benefit

Once you have calculated the value of your estate, you can decide how it should be distributed. There are many different people who could benefit, including your family, friends, church or a charity that you support. If you decide to leave a bequest to USPG, please see the suggested wording on page 12.

Step Four: Choose the type of gift or gifts you want to leave

There are three different types of legacies you can choose to leave:

- A **specific legacy**. This is an item of furniture, jewellery, property or shares that you want to leave a particular person or organisation.
- A **pecuniary legacy**. This is a specific sum of money, for example £2,000. However, the value of pecuniary gifts can decrease over time due to inflation.
- The main type of bequest is a **residuary legacy**, which is everything (or a percentage of everything) left of your estate after your liabilities, funeral costs, inheritance tax, pecuniary or specific

legacies, and the costs of administering your estate have been paid. Leaving different people or organisations a percentage of the residue means that everyone gets a proportion of your estate, regardless of inflation.

If you decide to leave a bequest to USPG, there is some suggested wording on page 12, which you could show to your solicitor.

Step Five: Appoint executors

Executors ensure the requests in your will are carried out. They should be people you trust, and you should preferably choose more than one. You will need to ask them if they agree to be your executors, and you should tell them where your will is kept. In addition to your executors, two people need to witness you signing the will. These people must not be beneficiaries and they have no right to know the contents of your will.



USPG supports a church programme in Tanzania that is preventing mothers from passing HIV to their children during pregnancy.

Credit: USPG/Leah Gordon

AMENDING AN EXISTING WILL

It is important to review any existing will if your circumstances change, and sensible to review your will every five years or so. Substantial changes may mean you need to draw up a new will, but minor changes can often be made by adding a simple codicil (a legal document that changes or adds something to your will). A solicitor will advise you, but if you decide you wish to leave a legacy to USPG, a codicil may suffice. It is important that any codicil is correctly worded, and a solicitor will be able to advise you on this.

Please see the suggested wording on page 12 and show this to your solicitor.



USPG supports a church programme in Delhi, that provides a 24-hour helpline and community justice programme for women who face abuse and discrimination.

Photo: Helpline staff Kiran Bala and Asha Kasgar (USPG/Leah Gordon)



The Anglican Chaplaincy in Greece, supported by USPG and the Diocese in Europe, is working on the frontline with refugees through a number of partners in Athens and on the Greek Islands.

Photo: Children in Idomeni refugee camp (USPG/Leah Gordon)

‘IN MEMORY’ GIVING

In the process of making your will it can be helpful to think about any specific funeral instructions. For example, you may wish to state a preference for cremation or burial, for a funeral or memorial service, for the location of a service or gathering, for where you wish to be buried, or what you want to happen to your ashes. Rather than sending flowers, you may prefer family and friends to make a donation to USPG or another charity in your memory.

Instructions about your wishes can be helpful to your family at a very emotional time. You may consider talking to your loved ones about your final wishes or writing down your instructions. If you write down your instructions, do make sure they are put in a safe place and clearly labelled, and that you tell your family where you have put them so that they can be found easily.

Setting out your final wishes can help ensure that the causes closest to your heart will be remembered by others in your memory.

WORDING A LEGACY GIFT

Sometimes people ask if they can leave a legacy for a specific aspect of our work. While this may be possible it can also be costly administratively and can sometimes cause difficulties if, for example, the work and needs in a particular location change over time. A legacy left for the general work of USPG is usually the most effective. With this kind of gift we can make sure that those who need help the most can receive it as quickly as possible. We are, of course, very grateful for every legacy pledge we receive, and if you are concerned about how your legacy gift is used we would encourage you or your solicitor to contact the Fundraising Director at USPG to discuss your wishes.

If you would like to leave a legacy to USPG, here is some wording to show your solicitor:

1. Pecuniary legacy

'I give to USPG (registered as The United Society), of Harling House, 47-51 Great Suffolk Street, London SE1 0BS, Registered Charity Number 234518, the sum of £ for its general purposes and I declare that a receipt of the Finance Director or other authorised officer shall be a good and sufficient discharge of the same.'

2. Residuary legacy

'I devise and bequeath all/a (*percentage amount*) share of the residue of my estate absolutely to USPG (registered as The United Society), of Harling House, 47-51 Great Suffolk Street, London SE1 0BS, Registered Charity Number 234518, for its general purposes and I declare that a receipt of the Finance Director or other authorised officer shall be a good and sufficient discharge of the same.'

Thank you for your support.



USPG is supporting the Church of Malawi to provide girls with an education and a future with hope.

Photo: Schoolgirls in their new uniforms, Kayoyo, Malawi (USPG/Carrie Myers)

WHAT YOUR LEGACY COULD ACHIEVE

USPG is an Anglican mission agency, founded in 1701, supporting churches around the world in their mission to bring fullness of life to the communities they serve. Theologically, practically and financially, we encourage and enable churches in the Anglican Communion to act as the hands and feet of Christ.

In relationship with our local and global partners, we work to enliven faith, unlock potential, strengthen relationships and promote justice, so churches and communities are empowered to improve peace, livelihoods, education, health and their preparedness for disaster.

By leaving a gift in your will to USPG, you can play a part in the continuation of this work.

If you decide to leave a gift in your will to USPG you can be sure it will be used effectively to bring God's love to communities around the world. From disaster relief to long-term development programmes, the photographs in this booklet illustrate some of the life-changing work your legacy could support.

Thank you for considering leaving a gift to USPG in your will.



The Green Schools Programme run by the Church of South India, with support from USPG, is teaching students in nearly 2,000 schools about the importance of safeguarding the environment.

Photo: Primary school children at Kerala (Church of South India)

WHY I AM LEAVING A LEGACY TO USPG

Canon Linda Ali writes:

'I have chosen to leave a legacy to USPG because I have been connected with the Society for a great many years and know first-hand about the valuable work that USPG is doing across the globe. I believe USPG is prepared to rise to face challenges, willing to change to meet the needs of a changing world, and concerned to ensure that all funds are properly administered. These are essential factors for any donor to consider. The people USPG serves around the world are central to its work. A legacy to USPG will help to give these people a self-sustaining future. And to play our part in this is what we have been called to do by our Lord Jesus.'

FREQUENTLY ASKED QUESTIONS

Why should I make a will?

A will is a legal document that ensures your wishes are carried out after you die. Even if you do not wish to name a charity in your will, you should still make a will. Many people assume that their spouse or friends will automatically receive all they own upon their death, but this may not be the case. If people die intestate (without having made a will) there are statutory intestacy rules which govern who will receive your estate. This can sometimes lead to unexpected or even undesired outcomes, and may be distressing for the family. In the absence of any family, the estate falls to HM Treasury.

Is making a will expensive?

Commissioning a solicitor to draft a basic will usually costs between £100 and £200, depending on where you live and how complicated your situation is. Home-made wills, although cheaper, can often be full of mistakes, which may mean that the will is invalid.

Why should I include a charity in my will?

As well as ensuring that the work of something you support can carry on into the future, it can reduce the amount of Inheritance Tax (IHT) payable on your estate. If you leave a gift to charity in your will, the gift will be exempt from IHT. In addition, new IHT relief for charities (introduced with effect from April 2012) means that when a bequest is made to charity for at least 10 per cent of the net estate (after deductions) the rate of IHT on the rest of the taxable estate will also be reduced.

I don't live in England. Are the laws different here?

If you live in Scotland, Wales or Ireland, you should consult your solicitor. Your solicitor will be able to tell you about any differences in policy or law.

How often should I update my will?

You should update your will every time your circumstances change. For example, you should change your will after a marriage, divorce or birth, or if you're about to move to another country. Changing a will doesn't always mean you have to do the whole thing again – often you can add a codicil to your will. This is a document that changes or adds something to your existing will.

How can I find a solicitor?

If you haven't yet got a solicitor, then friends, family or members of your church may be able to recommend one. Alternatively, you could find a solicitor in your area through the Law Society's free online 'Find a Solicitor' service.

Why should I leave a legacy to USPG?

USPG works alongside churches and communities around the world. The work we support is determined by the mission priorities of the church in each location. This means you can be sure that any money you send is used effectively and where it is most needed.

Can I talk to someone at USPG before I make my will?

Yes. If you have any questions about the work of USPG around the world, our Supporter Care Manager would be happy to talk to you. Please call 020 7921 2200 or email info@uspg.org.uk

If you have questions about including USPG in your will, please phone 020 7921 2226 to speak with our Fundraising Director.

Thank you for your support.



Every year USPG supports theological and leadership training for priests and lay church leaders around the world.

Photo: Sister Lucy at Milo Bible School, Tanzania (USPG/Leah Gordon)

PREPARING TO MAKE YOUR WILL

In order to save time when you visit your solicitor, you may find it helpful to fill out this form. Please note that this leaflet cannot act as a will – it is simply an aid to making one.

1. Firstly, you will need to calculate your assets – that’s what you own.

Property: Fill out the amount that each of these things are worth if they were to be sold.

House(s)	£
Home contents	£
Car	£
Jewellery	£
Antiques	£
Other items of value	£

Financial: Fill out how much money you have in each of the following:

Banks/Building Societies	
Stocks, shares and investments	£
Insurance/Pension	£
National savings/	
Premium Bonds	£
Other savings	£
Total assets	£

2. Secondly, you need to work out your liabilities – that’s what you owe.

Again, just fill out the amount that’s relevant to each area.

Mortgage	£
Other loans	£
HP agreements/	
credit card debts	£
Other money owed	£
Total liabilities	£

Estimated value of estate £
(Total assets minus total liabilities)

3. Your executors.

Write the names and addresses of your chosen executors:

Name
Address
.....
..... Post code

Name
Address
.....
..... Post code

Name
Address
.....
..... Post code

4. Making a bequest

Name of the beneficiary.....
.....
Type of bequest:
Residuary ☐ Pecuniary ☐ Specific ☐

Name of the beneficiary.....
.....
Type of bequest:
Residuary ☐ Pecuniary ☐ Specific ☐

Name of the beneficiary.....
.....
Type of bequest:
Residuary ☐ Pecuniary ☐ Specific ☐

Name of the beneficiary.....
.....
Type of bequest:
Residuary ☐ Pecuniary ☐ Specific ☐



PLEDGE FORM – CONFIDENTIAL

If you plan to leave a legacy to USPG, it would help us if we know of your intention. Completing this form places you under no obligation, but it really helps us to plan for the future. It also means we can thank you, which we would truly like to do.

Title First name

Surname

Address

..... Post code

Email

Phone/mobile

Please tick as appropriate:

- ☐ I have already named USPG in my will
- ☐ I intend to leave a legacy to USPG in my will
- ☐ I would like to discuss leaving a legacy to USPG. Please contact me.

My legacy is:

- ☐ A specific legacy
- ☐ A pecuniary legacy
- ☐ A residuary legacy

Your details will be added to our secure database so that we can communicate with you as you have indicated above. USPG will never share your details. You have the right to withdraw consent at any time by post, email or telephone. Our contact details are below and on the back page of this booklet.

When completed, please return this form in an envelope marked 'Confidential' to Supporter Care at the address below.

Thank you for your support.

USPG

Harling House
47-51 Great Suffolk St
London SE1 OBS

020 7921 2200
info@uspg.org.uk
www.uspg.org.uk

Registered charity number 234518

USPG⁺



Thank you for considering leaving a gift to USPG in your will.

Eternal God, I thank you for your many blessings in my life and I pray that I will always be a blessing to others. Give me wisdom to provide for the future of those I love and for the causes and concerns that you have laid upon my heart. Amen

Photo: A child in Lichinga, Mozambique (USPG/Leah Gordon)

GLOSSARY OF LEGAL TERMS

Absolute	Unconditional and complete.
Administrator	The person appointed to arrange your affairs if you leave no will. He/she will apply for a Grant of Administration to release your estate under the intestacy rules. This can take a long time and is one more reason why it's a good idea to make a will.
Beneficiary	Someone who is named in a will to receive a part or all of the residuary estate.
Bequest/Legacy	Something (usually an object or amount of money) left in a will.
Codicil	A legal document that amends, rather than replaces, an existing will.
Estate	Everything you own at the time of your death.
Executors	The person or persons named in your will who will make sure the instructions in the will are carried out.
Pecuniary Legacy	This is a specific sum of money, for example £5,000.
Residuary Legacy	The remainder of your estate (or an interest in the remainder of your estate) after your liabilities, funeral costs, inheritance tax, pecuniary or specific legacies, and the costs of administering your estate have been paid.
Specific Legacy	An item of furniture, jewellery, property or shares that is left to a particular person.

†USPG is an Anglican mission agency supporting churches around the world in their mission to bring fullness of life to the communities they serve. Theologically, practically and financially, we encourage and enable churches within the Anglican Communion to act as the hands and feet of Christ. Together, we are working to improve health, tackle poverty, put children in school, challenge discrimination, nurture leaders, give a voice to women, and much more. Founded 1701.

USPG

Harling House
47-51 Great Suffolk St
London SE1 OBS

020 7921 2200
info@uspg.org.uk
www.uspg.org.uk

Registered charity number 234518

USPG[†]