****

**Leave a legacy**

**A gift in your Will is an investment in the future**

Wealden Citizens Advice provides free, confidential, independent and impartial advice and campaigns on the big issues affecting people's lives. Our goal is to help everyone find a way forward, whatever problem they face. We are an independent charity and are part of the Citizens Advice network across England and Wales.

People come to us with all sorts of issues. They may have money, benefit, housing or employment problems, or may be facing a crisis or just considering their options.

Our advice services are more in demand today than ever before, and as we move into the future that demand looks set to grow even further. Any gift, however small, will help to ensure that we are still here for your family and friends, and their children and grandchildren.

**The difference your gift will make**

Wealden Citizens Advice is an independent charity - that's why we desperately need your support. We rely on grants and donations to provide our services to clients free of charge. Right now the demand for our help is greater than ever. Grants do not cover all our expenses so we rely on the support of members of the public - people like you. Gifts left to charities in Wills - usually known as legacies - don't need to be large. Even a small percentage of your estate, left as a gift, can make a big difference.

None of us can predict what problems our families and friends - and their children and grandchildren - may face in the future. They might have money difficulties, a relationship breakdown or ill health. They might have a disability, face an employment dispute or become a victim of discrimination. We are determined to make sure that whatever problems they face in the future we can be here to help.

Leaving a gift to Wealden Citizens Advice benefits you, your family and the whole community. You can be assured that your gift will make a [real difference](file:///W%3A%5CWealden%20Office%5CWebsite%5CThe%20Difference%20we%20Make%20page%20May%202016.docx) to people’s lives, to the building of healthier communities, and a fairer society. Please help us.

If you would like to talk to someone about leaving a legacy to Wealden Citizens Advice please contact your solicitor or the District Administrator at Wealden Citizens Advice by emailing: da@wealdencitizensadvice.org.uk

**Your Will**

Every adult should have a Will, regardless of their age, income or wealth - it is the only way of ensuring

your wishes are met after your death. Not making a Will can cause real administrative and legal complications for your loved ones at a very difficult time. Without a Will, it’s the legal system that will decide who receives what from your estate.

In making a Will, naturally your first priority has to be taking care of your family and loved ones.

If you don't have a Will, having one written is a lot easier than you think.

If you already have a Will, changing it to include a gift to Wealden Citizens Advice is very straightforward.

To continue our vital work we need your support, so please consult a solicitor soon – take care of your family and loved ones, and help us to take care of your community's future. Thank you.

**Some answers to questions about Wills**

**How do I make a Will?**

It's important that you use the services of a solicitor.

It's important that you use the services of a solicitor.

**What if I already have a Will?**

It’s important to regularly review your Will, to take into account any changes in your life and to Inheritance Tax rules. If you’ve already made a Will, it’s easy to add a gift to Wealden Citizens Advice through a simple written instruction called a 'Codicil' – to find out more, just ask your solicitor.

**How do I include Wealden Citizens Advice in my will?**

When leaving a gift to us in your Will please use our full name, registered address and registered charity number:

Wealden Citizens Advice,

The Hub,

Civic Approach,

Uckfield,

East Sussex, TN22 1AL

Charity registration number 1090666Your solicitor can add a gift to Citizens Advice or your chosen Citizens Advice Bureau into your existing Will through a simple written instruction called a codicil.

**Do I have enough assets?**

Most people are surprised by how much their assets add up to. You don't need to be wealthy to make a Will - or leave a legacy. After taking care of your loved ones, you can then choose to leave a Residuary legacy (a portion of what is left after all your other commitments have been met) - or a Pecuniary legacy (a gift of a specific amount) to Wealden Citizens Advice.

Most people are surprised by how much their assets add up to. You don't need to be wealthy to make a Will - or leave a legacy. After taking care of your loved ones, you can then choose to leave a Residuary legacy (a portion of what is left after all your other commitments have been met) - or a Pecuniary legacy (a gift of a specific amount) to the Citizens Advice service.

**What about Inheritance Tax?**

Inheritance Tax (IHT) is a tax that is charged on the portion of your estate that exceeds a certain level at the time of your death. A gift to Wealden Citizens Advice in your Will could reduce your liability (see [Gov.uk](https://www.gov.uk/inheritance-tax) for details). This means that if you leave a gift to Wealden Citizens Advice you will not only be providing vital financial support to your local community but may also benefit from a reduced rate of inheritance tax. Everybody’s financial affairs are different, so we always recommend talking to your solicitor or financial advisor.Leaving a gift to a charity such as Citizens Advice can lower the Inheritance Tax payable on your estate. Your solicitor can answer any questions you have about Inheritance Tax.

**What else should I tell my solicitor?**

Simply that you wish your gift to go to Wealden Citizens Advice. Simply that you wish your gift to go to Citizens Advice or your chosen local Citizens Advice.