



# Nurture the future of Quaker work

Support us with a gift  
in your will

“We are seekers but we are also the holders of a precious heritage of discoveries. We, like every generation, must find the Light and Life again for ourselves. Only what we have valued and truly made our own, not by assertion but by lives of faithful commitment, can we hand on to the future.”

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“Friends should make wills in time of health and should obtain professional advice. Wills should be reviewed from time to time, as due to change of circumstances it may be wise for new wills to be made.”

*Quaker Faith & Practice*, 20.65

# Introduction

Your will is the legal document that sets out and guarantees that your money and possessions will go to those you wish to benefit. For many of us, this means providing for our families and those closest to us. But it’s also the perfect way to leave a lasting and valued gift to those causes or charities which are important to you.

The Religious Society of Friends in Britain – the Quakers – works for a better world. Our religious experience leads us to place a special value on truth, equality, simplicity and peace. These values are lived rather than written – and they lead us to translate our faith into action by working locally and globally for social justice, to support peacemakers, and to care for the environment.

Quaker Faith & Practice reminds Friends of the importance of “the right ordering of their outward affairs.” In this booklet, we will set out some important information about wills which, we hope, will be useful to you as you decide on the best way to make your own will. We hope that, as you do so, you will consider leaving a gift to support Quaker work.

# Supporting Quaker work with a legacy

**Why are legacies so important to us?** Like all charities, we depend on legacy gifts to provide essential funding for our work. Without them, it would not be possible to sustain the central Quaker work of Britain Yearly Meeting.

These gifts come in all sizes, and they are all very important to us. Many of our legacies are for modest amounts, but together they add up to around £1.75m each year for the Society. That's roughly how much we spend, for instance, on social witness projects, our work at the United Nations, and our website put together. You can help us have an impact in these or any other areas of our work.

Every gift in every will makes a difference, and equips future Quakers to continue living out our shared values and to sustain the life and work of the Society for years to come.

[“the field of Quaker concern has stretched across the world”](#)

*Quaker Faith & Practice, 18.20*

If you decide to leave a legacy to Quaker work, there are different ways of doing so. The two main types of legacy are pecuniary and residuary. A pecuniary legacy is a fixed amount of money, and a residuary legacy is a share of the value of your estate.

A residuary legacy is one of the easiest and most effective ways to make your gift, especially if the ultimate value of your estate is difficult to determine (for example, the value of your assets may go up or down), or if you are worried about future costs such as nursing or residential care.

A residuary legacy keeps its value and avoids the effects of inflation over the years ahead. The advantage for you is that the amount can go down as well as up, if nursing or residential care reduce the overall value of your final estate. That way, you can avoid an undue proportion of the estate coming to us at the expense of your family and friends.

**Quakers support** Ekta Parishad (EP), an Indian people's movement. When EP led 25,000 people in a peaceful, 340km march to Delhi to campaign for the livelihood rights of India's poorest people, **the government listened**: it set up a National Council for Land Reform, chaired by the prime minister.



An Ecumenical Accompanier (EA) helps a local woman in Palestine sort olives. Quakers send teams of EAs to live alongside people in Israel–Palestine, where they provide a nonviolent, protective presence, monitor human rights abuses, and support both Israeli and Palestinian peace campaigners.



# Codicils and letters of wishes

If you have already made a will and want to make a minor alteration – for instance, if you would like to add a gift to charity – then you don't have to remake your whole will. You can instead add what is called a **codicil**.

What you write in a codicil can simply add to a will, but it can also be useful if your circumstances change and you need to amend your previous bequests. For instance, if there is a birth or death in the family, you may wish to rearrange how your possessions will be distributed among your family members.

A codicil is a separate document, which must be signed, dated and witnessed in the same way as the will itself. A codicil should be kept with your will, though not pinned, stapled or otherwise fixed to it. You can have as many codicils as you wish. If you already have a will, a codicil makes adding a gift to charity quite easy. Suggested wording for a codicil is included on page 12.

A **letter of wishes** is an informal letter addressed to your executors that provides a way of giving additional guidance to them and can allow your will to be more flexible. For instance, if you have left a residuary bequest in your will to the Society, you could indicate in a letter of wishes, which is stored alongside your will, which causes or projects you would prefer it to support. This means that we can choose the closest possible match when your executors pass on your gift to us. You can write a new letter of wishes whenever you like.

It's always best to make sure that all new wills, codicils or letters of wishes are clearly dated and to make it clear that all earlier ones are revoked, to avoid any confusion.



# Things to consider

## Choosing a solicitor

We strongly recommend that you consult a solicitor. A will is a legal document and it must comply with certain strict legal rules. A solicitor will be aware of the pitfalls, and will help you to make sure that your will is legally sound.

If you do not have a solicitor, a friend or your meeting's treasurer may be able to recommend one. You will also find solicitors in your local Yellow Pages. The Citizens' Advice Bureau or local library will also have information.

The law societies in different parts of the United Kingdom represent solicitors and will be able to provide you with lists of those in your area. Their details are given at the back of this book.

## Inheritance tax

When you die, everything you own outright goes into your estate. This will include the value of gifts you have made up to seven years before your death. After your debts and funeral expenses have

been paid, any amount above a certain threshold will have inheritance tax deducted from it, unless it is going to your spouse or civil partner or to a UK charity.

Inheritance tax is reviewed frequently, so you will find an insert in the back of this booklet giving you up-to-date information.

## Reducing the impact of inheritance tax

There are several legitimate ways of avoiding or reducing your inheritance tax bill.

Gifts to charities in Britain are exempt from inheritance tax calculations. This is one of the ways in which the government offers support to organisations which it recognises as serving the public good. If your gift to charity brings the value of your estate below the inheritance tax threshold, your estate will pay no inheritance tax.

Giving to charity allows you legally to withhold tax which may otherwise be used for military purposes: at present, up to 10% of UK tax revenue goes

to the military. It can also be a way of providing valuable extra support to the causes you would like to remember in your will, and allows you to decide what your money is used for.

Some other lifetime gifts are ignored for inheritance tax purposes – your solicitor will be able to advise you further.

### Spouses and civil partners

Married couples and civil partners are also allowed to make gifts to one other during their lifetime or in their will without having to pay Inheritance Tax on those gifts.

If a person leaves everything they own to their surviving spouse or civil partner in this way, it is not only exempt from Inheritance Tax but it also means that he or she has not used any of the Inheritance Tax threshold available. The unused proportion can be added the Inheritance Tax threshold available to the second spouse or civil partner when they die.

For more information about transferring Inheritance Tax entitlements, visit the website of HM Revenue & Customs at [www.hmrc.gov.uk/inheritancetax](http://www.hmrc.gov.uk/inheritancetax).

“Friends are advised, on the one hand, to make their wills as simple as possible, avoiding complicated provisions; and, on the other hand, to consider carefully circumstances which may arise after their decease, so that due provision may be made for all who ought to benefit under the will, even should births, marriages or deaths occur, which the testator had not anticipated.”

*Quaker Faith & Practice, 20.66*

## Lasting Power of Attorney

You may also like to consider granting somebody you trust 'Lasting Power of Attorney' (LPA). This means that he or she could make decisions on your behalf if you were no longer capable of doing so for any reason. This can cover either or both of two areas: your health and personal care, and your property and financial affairs.

A Health and Personal Care LPA would allow them to make decisions about how your social care needs are met, or what medical treatment you receive if you become ill. A Property and Affairs LPA would allow somebody chosen by you to make decisions about your financial affairs (although not to change your will).

You can appoint more than one person to take decisions in concert. Your solicitor, or the Office of the Public Guardian ([www.publicguardian.gov.uk](http://www.publicguardian.gov.uk)), will be able to give you more advice.

## Keeping your will up to date

Once you have made your will, you can still make changes very easily by adding a codicil.

If you get married or enter into a civil partnership after you have made your will, then it is automatically revoked and you will need to remake it. This is straightforward if you do not want to change its provisions.

If you have previously made a will, it is important to include a clause revoking all earlier wills, in case of doubt at the time of your death.

A will is useless if it cannot be found – you can ask your solicitor or bank to store your will. Keep a copy, with a note of where the original is held, so that it can be found easily when needed. You should also make a list of assets and where other important documents such as insurance policies or property deeds are kept.

Quakers play a quiet role in Nagaland, eastern India, assisting and encouraging Naga peacemakers as they take steps to end years of violent conflict. We support the work of the Forum for Naga Reconciliation (FNR), which brings community leaders and members of armed political groups together.

Here, a church choir sings at a peace convention in Kohima, Nagaland's state capital, organised by the FNR in February 2009.



# Suggested wording for bequests and codicils

## A bequest to Britain Yearly Meeting for general funds

“I give, free of taxes, as a charitable bequest, *[either a specific sum, or a proportion of the residuary estate]* to Britain Yearly Meeting, QC7, Friends House, 173 Euston Road, London NW1 2BJ, Registered Charity Number 1127633, or its successor in title, to be used as to both capital and income for the general purposes of the Religious Society of Friends (Quakers) in Britain. I direct that the receipt of the Finance Secretary for the time being, or other duly authorised officer, shall be a full discharge to my executors.”

## A bequest to Britain Yearly Meeting for a specific area of work

“I give, free of taxes, as a charitable bequest, *[either a specific sum, or a proportion of the residuary estate]* to Britain Yearly Meeting, QC7, Friends House, 173 Euston Road, London NW1 2BJ, Registered Charity Number 1127633, or its successor in title, for the Religious Society of Friends (Quakers) in Britain, with the wish, but without creating a binding obligation, that it be used as both capital and income for the work of *[name of project, or kind of work]*. I direct that the receipt of the Finance Secretary for the time being, or other duly authorised officer, shall be a full discharge to my executors.”

## A bequest to local or area Quaker meeting funds

“I give, free of taxes, as a charitable bequest, *[either a specific sum, or a proportion of the residuary estate]* to Friends Trusts Limited, QC7, Friends House, 173 Euston Road, London NW1 2BJ, registered charity number 237698, to be used as to both capital and income for the benefit of the Religious Society of Friends *[name of meeting]* *[Local or Area]* Quaker Meeting, or its successor in title. I direct that the receipt of the Finance Secretary for the time being, or other duly authorised officer, shall be a full discharge to my executors.”

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## What is Friends Trusts Limited?

It is the denominational trust corporation which can act as custodian trustee or nominee for the Society and other related organisations. It is based at Friends House. As a registered charity, it has a charity number and clear charitable status. Legacies to local or area meetings should be left to Friends Trusts, which will pass on the gift to the meeting you have named in your will.

Since the latest update to *Quaker Faith & Practice*, Britain Yearly Meeting has registered as a charity, which means that legacies can be left directly to us. This will be reflected in future editions of *Quaker Faith & Practice*.

## A codicil

“I, *[your name]*, of *[full address]*, declare this to be a *[first/second]* codicil dated *[date of codicil]* to my existing will dated *[date of will]*.

In addition to any legacies given by me by my said will, I give, free of taxes, *[either a specific sum, or a proportion of the residuary estate]* to Britain Yearly Meeting, QC7, Friends House, 173 Euston Road, London NW1 2BJ, Registered Charity Number 1127633, or its successor in title, to be used as to both capital and income for the general purposes of the Religious Society of Friends (Quakers). I direct that the receipt of the Finance Secretary for the time being, or other duly authorised officer, shall be a full discharge to my executors.

In all other respects, I confirm my said will, and any previous codicils thereto. In witness whereof, I have hereunto set my hand this *[date in full]*.

SIGNED by the said *[your name]*, as a codicil to *[his/her]* last will, in our joint presence, and by us in *[his/her]* presence. *[Your signature]*.

First witness:

*[Name, address and signature of first witness]*.

Second witness:

*[Name, address and signature of second witness]*.”

# Lifetime giving

Quaker work is innovative and always changing. We constantly seek to answer new needs. We explore Friends’ concerns, and support work wherever and whenever we can to put our Quaker values into practice.

Every gift is valuable and will be put to good use supporting Quaker work. Legacies, of any size, are critical to the future of that work, but we rely on individual giving by our supporters as well.

For information about making a gift to support Quaker work during your lifetime, please contact:

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or visit [www.quaker.org.uk/fundraising](http://www.quaker.org.uk/fundraising).

Thank you for your support.

# Quaker work...

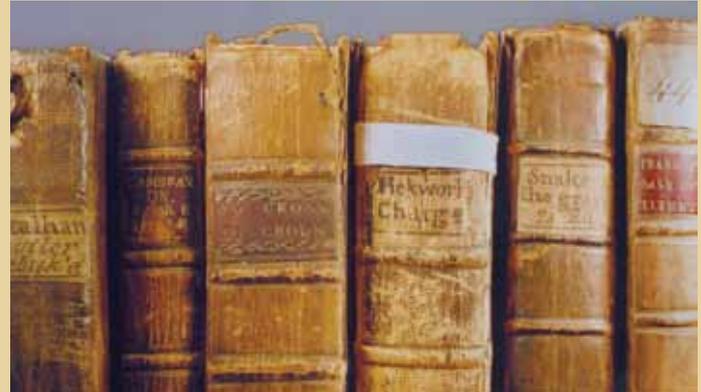
...with **children and young people**



Quaker events enable children and young people to come together as a worshipping community, supporting them in their spiritual journeys. Our events promote personal growth and strengthen their identities, as individuals and as young Quakers, in a supportive environment. Through training, we equip young people with leadership and organisational skills. Junior Yearly Meeting, the national event for young people aged 15 to 18, is organised and led by a team of twenty young people working alongside twenty adults.

...to **preserve our heritage**

Britain Yearly Meeting cares for the shared history of the Society. In Cumbria, Swarthmoor Hall – the “birthplace of Quakerism” – is in our care, and provides a beautiful setting for spiritual growth and learning. Friends House Library in London is the largest collection of Quaker-related material anywhere in the world, and dates back to 1673. An ongoing project seeks to put its catalogue online, opening up the untold stories of Quakers in history to a wider audience.



## ...to build lasting peace



Where violence has occurred, Quakers seek to enable practical action to bring reconciliation and restore trust.

Quakers have acted as catalysts and connectors for peace in south Asia, bringing together activists committed to nonviolent social change to share new ideas and inspiration across national boundaries. Our work here, as in other areas of conflict around the world, is practical, dedicated, enabling, and led by the Spirit.

## ...to protect vulnerable people

From the halls of power in Geneva to the refugee camps of Burundi, Quakers stand with displaced and vulnerable people. We send neutral observers to Israel–Palestine to provide protection and reassurance for people living under occupation. We work in east Africa to bring relief to those whose lives have been disrupted by war. And the Quaker United Nations Office upholds refugees' rights through patient dialogue with world leaders.



# Some key questions answered

## **Do I have to use a solicitor?**

No, but we strongly advise that you do. Although it is possible to draft a will on your own, or with assistance from a will-writing kit or even online, a will is a legal document and a solicitor will help you make sure that it meets all the requirements of the law.

## **Can somebody who benefits from my will also be an executor?**

Yes. There is no rule against appointing somebody as an executor to carry out your wishes, and also leaving a gift to them in your will.

## **What if I want to add to, or amend, my will?**

You can do this by writing a codicil. This is a formal document, signed and witnessed like a will, which details the changes from the original will. A suggested wording for codicils is given on page 13.

## **Can I support a particular Quaker project?**

Yes, in one of two ways.

You can specify in your will what work you want your legacy to support. Or you can leave a general gift to

the Society in your will, and make it known to your executors what your wishes are (through a ‘Letter of Wishes’ – see page 7). This means that, if our work or projects change, we can use your gift in a way which mirrors your wishes as closely as possible.

We are always delighted to receive a legacy for particular work. But times and needs change, so we ask that your earmarking is fairly broad, or that the bequest contains the words “without creating a binding obligation”. We will always apply the money to the nearest possible purpose to the original intention, but this gives us flexibility and makes sure that we can always use your legacy gift well.

## **Do I have to tell the Society about my legacy?**

No, although we would like you to. We recognise that a gift in your will is often the biggest you’ll ever make, and we’d like to be able to thank you, and to keep in touch with occasional updates about our work, as you wish. There’s no obligation to give us any details about your legacy, nor to tell us if you change your mind.

# Some useful definitions

**Beneficiary.** Somebody who receives something under the provisions of your will. This can be a person or an organisation, charity or cause to which you have left money or other goods.

**Bona vacantia.** A Latin phrase which means ‘goods with no owner’. If a person dies **intestate** and without a spouse, civil partner or close relative, then their estate is considered to be bona vacantia. The whole of it will pass to the state.

**Codicil.** A separate document which adds to or changes your will. You can add a codicil at any time, if the provisions of your existing will need a minor change or addition.

**Estate.** The sum total of everything you leave in your will, including money and possessions.

**Executor.** In your will, you should specify who will carry out your instructions, such as ensuring that your property is given to the people you nominate. These are your ‘executors’. They can be people you know personally, such as relatives or friends, or they can be professionals such as your solicitor.

**Intestate.** If you die without making a valid will then you will be ‘intestate’. Since there is no statement of your wishes, your estate will be distributed among your spouse or civil partner and your other relatives in proportions laid down by law – and not necessarily how you would wish.

**Legacy.** This is not a legal term, but refers to any gift that you leave for a particular purpose or to a person or organisation. For Britain Yearly Meeting and other charities, it reflects the importance that we place on the benefits we receive from people in their wills. Legacies are the biggest source of income for many charities, and guarantee that our work can continue.

**Probate.** The formal process which establishes that your will is valid and that the executors are therefore allowed to administer your estate as you have specified.

**Testator (m) or Testatrix (f).** The person making the will.

**Witness.** Your signing of the will must be witnessed by two other people, neither of whom can be a beneficiary of the will. Your solicitor will advise and may be able to provide independent witnesses.

## A long heritage of Quaker work

### Quakers in the past

**pushed** the issue of child soldiers onto the UN agenda; **initiated** the campaign for abolition of the slave trade; **received** the 1947 Nobel Peace Prize for humanitarian work.

### Quakers today

**promote** peace through our Peacemaker placements; **support** Friends by nurturing meetings and providing practical support; **engage** with global policymakers to implement the UN Programme of Action on Small Arms.

### Quakers in the future

will **create** a Quaker Centre at Friends House, London, to promote Quakerism; will **develop** a Human Security Project to encourage world policymakers to link environmental issues and human welfare; will **continue** to operate QPSW projects in Britain and around the world.

“may those who are here speak for all the children of the Light, to the needs of other times as well as to their own.”

*Quaker Faith & Practice, 18.20*

# Find out more

### Contact us

For more information, or to discuss making a gift in your will to support Quaker work, please contact us in confidence:

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or visit our website: [www.quaker.org.uk/legacy](http://www.quaker.org.uk/legacy).

### Disclaimer

In this booklet, we have given an outline of the legal position on wills and inheritance tax, but the Society does not accept responsibility for any steps taken as a result. **It is wise to take the advice of a solicitor.**



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