



*Section B: Sample Codicil: pecuniary legacy (A gift of a set sum of cash)*

I, ..... Full name  
of ..... Address  
.....  
..... Postcode.....

declare this to be the first/second/third as the case may be  
Codicil to my Will dated .....(date of Will) .

I give the sum of ..... pounds (or a  
proportion of ..... % of my residuary estate) to the West  
Lancashire Freemasons' Charity Registered No 239313  
situated at 2 Paramount Business Park, Wilson Road,  
Huyton, Liverpool L36 6AW

The receipt of the charity treasurer or other proper officer of  
such charity shall be a complete discharge to my executors.

In all other respects I confirm the will  
AS WITNESS my hand this

.....day of .....20.....

Signed by the above  
.....(signature)

in our joint presence and attested by us jointly in his/her  
presence:

1st witness signature .....

Witness name .....

Address .....

.....Postcode .....

Occupation .....

2nd witness signature .....

Witness name .....

Address .....

.....Postcode .....

Occupation .....

In order to keep our records up to date and as  
accurate as possible the charity would be grateful if  
you would complete the details below, detach this  
section and forward to:

West Lancashire Freemasons' Charity,  
2 Paramount Business Park  
Wilson Road  
Huyton  
Liverpool  
L36 6AW

I, .....(name)

of .....(lodge)

Number .....

OR (if not a Freemason)

Address .....

.....Postcode .....

have made provision for a legacy to  
West Lancashire Freemasons' Charity on

.....(date)

West Lancashire Freemasons' Charity  
2 Paramount Business Park  
Wilson Road  
Huyton  
Liverpool L36 6AW

phone: 0151 482 4750  
email: enquiries@westlancscharity.org.uk  
website: www.westlancscharity.org.uk

Registered Charity No. 239313                      L4 8/10



# Leaving a Legacy

Leaving a gift to your charity in your  
will is a great way to continue to help  
others beyond your own lifetime

## **The Importance of Legacies**

Our charity helps Freemasons of the Province of West Lancashire and their dependants in financial difficulty. We also provide support for non-Freemasons and charitable organisations in certain cases for a variety of purposes.

Inevitably in order to help so many people and organisations we need to raise funds. All our funds come from Freemasons either through their lodges and groups or directly from Freemasons in the form of individual donations or legacies.

Individuals may wish to leave money or assets to the charity in their Wills or through a Codicil (addition) to their Will thus helping those in a less fortunate position. This leaflet explains how you can do this.

## **Guidance on making a bequest to the Charity through a Will or Codicil**

If you are making a Will for the first time, we recommend that you seek the guidance of a solicitor - it is the best way of ensuring that your wishes will be followed.

If you have already made a Will you can add or change its provisions at any time either by writing a new Will or by making a simple addition called a Codicil.

If you would like to leave part of your estate to the West Lancashire Freemasons' Charity you may find it helpful to complete Section A or section B and take it along to your solicitor.

There are various ways in which you can leave money to the charity for example you can leave a specific sum of money, this is called a pecuniary bequest.

Alternatively you may wish to give the West Lancashire Freemasons' Charity a residuary gift, that is a share of what remains in your estate after the debts, legacies and administration expenses have been paid.

There are other ways of leaving a legacy which can be more complicated and can involve the creation of a trust, you are strongly advised to take advice from a solicitor in such cases.

## **Inheritance Tax**

Depending on the size of your estate your solicitor may advise you that by including a charity in your Will it may be possible to reduce the amount of Inheritance Tax which your beneficiaries will have to pay.

Inheritance Tax is charged when the net value of an estate is greater than the threshold in force at the date of death. As with any other tax, it may be changed each year in the Chancellor's Budget.

Fortunately there are some exemptions from the tax, for example the total exemption that applies to any part of the estate which is left to the husband or wife. So you could leave the whole of your estate to your husband or wife and no Inheritance Tax would be payable.

Another exemption is for any gift in a Will to a registered Charity. As this is deducted from the value of the estate before Inheritance Tax is applied it will reduce the tax liability.

The value of most estates is below the threshold where Inheritance Tax applies. However it should be born in mind that the value of your estate includes your belongings and if you are a homeowner the market value of your home, which may well have grown substantially over the years, as well as your savings and investments. Also the estates of individuals domiciled in the UK are liable to Inheritance Tax on their worldwide assets.

## **Your legacy at work**

Your legacy will enable the charity to help Freemasons, their widows and dependants in times of financial need. This may be assistance towards basic living costs; essential repairs to homes; funerals and help in financial emergencies. It will also enable the charity to provide grants to deserving projects in the community and help with educational needs for young people.

However your legacy is applied you can be confident that it will be used carefully and only for genuinely deserving cases. A gift to others that will truly make a difference.

## **Section A Instructions to a solicitor**

Name .....

Address .....

..... Postcode .....

I would like to change my will to benefit the West Lancashire Freemasons' Charity whose office is at 2 Paramount Business Park, Wilson Road, Huyton, Liverpool L36 6AW.

Please prepare a Will/a Codicil to my existing Will\* including a bequest to West Lancashire Freemasons' Charity of:

the sum of ..... pounds

OR

.....% of the residue of my estate

Signed .....

Date .....

\* delete as appropriate

## **It would be helpful if the following clause could be included by your solicitor.**

If at my death any charity named as a beneficiary in this Will or any Codicil hereto has changed its name or amalgamated with or transferred its assets to another body then my Executors shall give effect to any gift made to such charity as if it had been made (in the first case) to the body in its changed name or (in the second place) to the body which results from such amalgamation or to which such transfer has been made.