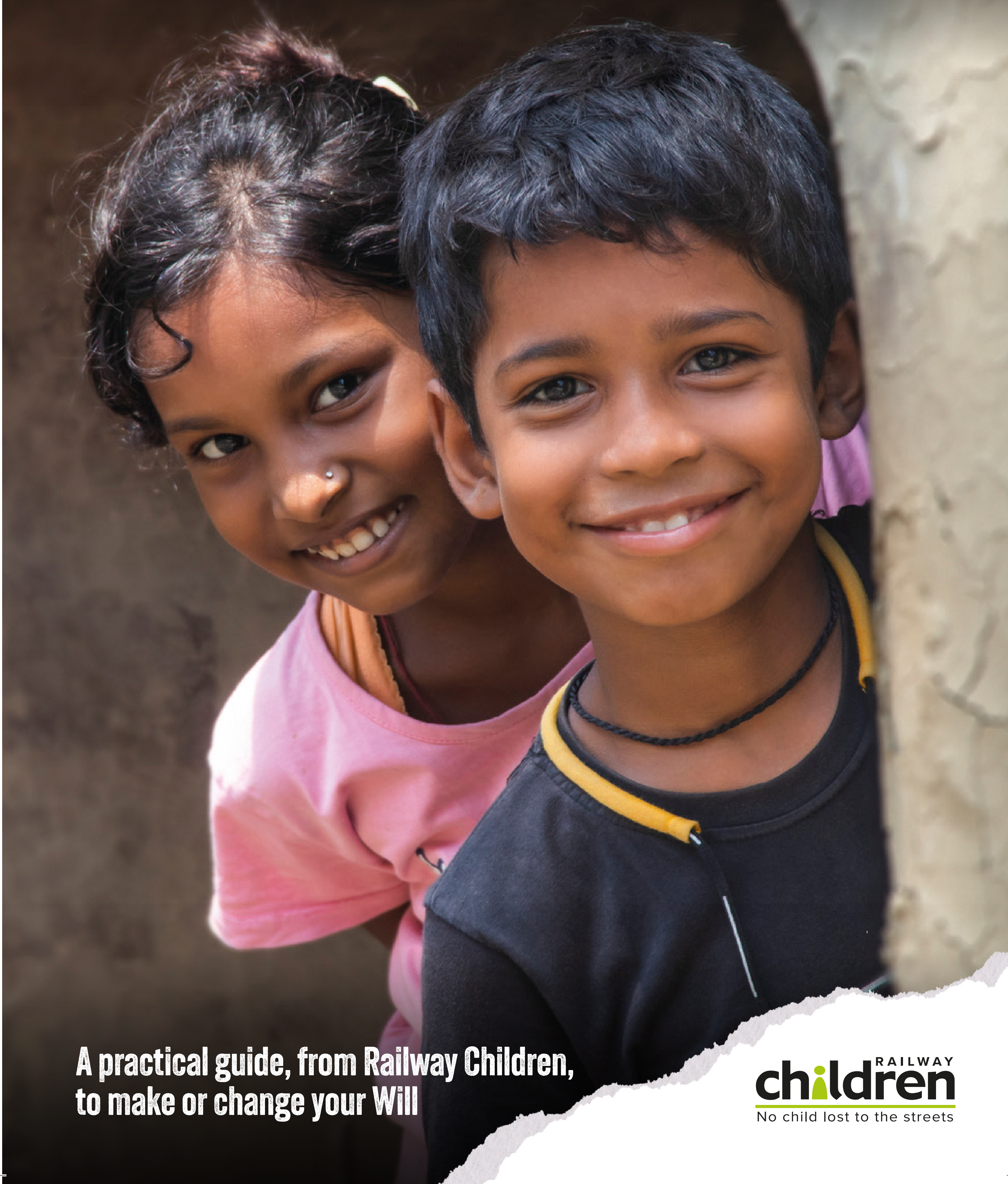
PLAN YOUR WILL TO HELP CHILDREN ON THE STREET



A practical guide, from Railway Children, to make or change your Will

RAILWAY children

No child lost to the streets

STEPS TO MAKING YOUR WILL.

1 CHOOSE THE EXECUTOR

You need to choose people to be responsible for administering your Will. This could be a friend, relative, partner or solicitor.

2 CARING FOR CHILDREN

If you have children under 18 (under 16 in Scotland) or pets, it is important to choose guardians to look after them in the event of your death.

3 VALUING YOUR ESTATE

This is what you own, less what you owe. List your assets and calculate their approximate value and deduct any loans, mortgages etc.

4 LEAVING GIFTS TO FAMILY, FRIENDS AND GOOD CAUSES

Make a note of who you would like to receive your property. There is no limit to the number of gifts you can make. Once you have provided for your family and friends, you may consider leaving a gift to a charity or cause that is important to you .

If you do decide to remember Railway Children in your Will, it would mean a great deal to us. Every gift that we receive plays a significant role in our work to ensure that no child lives alone and at risk on the streets. There's still a way to go but we're determined that no child is left behind, and we invite you to help us realise this vision for the future.

To leave a gift to Railway Children, here is an example of the wording you might use:

FOR A RESIDUARY GIFT: "I give free of inheritance tax XXX% of my residuary estate to Railway Children of First Floor, 1 The Commons, Sandbach, Cheshire CW11 1EG, registered charity number 1058991, for general charity purposes and I declare that the receipt of the treasurer or other proper officer for the time being shall be a sufficient discharge to my executors."

FOR A PECUNIARY GIFT: "I give free of inheritance tax £XXX to Railway Children of First Floor, 1 The Commons, Sandbach, Cheshire CW11 1EG, registered charity number 1058991, for general charity purposes and I declare that the receipt of the treasurer or other proper officer for the time being shall be a sufficient discharge to my executors."

5 INSTRUCTING A SOLICITOR

Take this completed Will planner with you to meet your solicitor. They will discuss your instructions and advise on how best to word the Will to reflect these. You can use your solicitor as the executor if you wish. If your estate is large you may consider making arrangements for tax planning and they can help with this.

6 APPROVING YOUR WILL

Once drafted, the Will should be sent to you for approval. Changes can be made at this point. Once you are happy, the solicitor will ask you to sign it in the presence of two witnesses (witnesses cannot be beneficiaries).

7 KEEP YOUR WILL SAFE

You can keep your Will at home or have your solicitor hold it for you. Keep it safe and let the executor know where to find it.

SIMPLE WILL PLANNER.

Completing this section in advance, may save you time and money with your solicitor

YOUR NAME AND ADDRESS

YOUR PARTNER'S FULL NAME AND ADDRESS

YOUR EXECUTOR(S) FULL NAMES AND ADDRESSES (YOU CAN HAVE UP TO FOUR)

CHILDREN'S FULL NAMES AND ADDRESSES

GUARDIAN'S FULL NAMES AND ADDRESSES

MAKE A LIST OF YOUR ASSETS.

In the section below, make a list of everything that you own and an approximate value. This will help you to work out the value of your estate.

In the second section make a list of everything that you owe.
Deduct the total of table B from table A and this is the result of your estate.

THE VALUE OF YOUR ASSETS	£
Your home (or share in it)	
Other property or land	
Cars and other vehicles	
Home contents	
Items of value (art/jewellery)	
Money in banks and building societies	
Shares, investments, national savings and premium bonds	
Insurance and pensions	
Other savings and assets	
(A) TOTAL ASSETS	£

MAJOR LIABILITIES	£
Your mortgage	
Loans and overdrafts	
Credit cards	
Credit or HP agreements	
Other liabilities	
(B) TOTAL LIABILITIES	£

TOTAL ASSETS MINUS TOTAL LIABILITIES =	£

WHO WILL BENEFIT IN YOUR WILL?

Make a list of the friends, relatives and charities you would like to benefit in your Will and what you would like them to receive.

You need to decide what you would like to give to each person and whether it should be a specific item or amount of money or a % share of your estate.

NAME	ADDRESS	% SHARE	AMOUNT £	SPECIFIC ITEM
Railway Children Registered charity number 1058991	Unit 1, Unipart Rail, Gresty Rd, Crewe CW2 6EH			

NEXT STEPS.

A gift in a Will is one of the most valuable and meaningful donations that can be made to Railway Children.

If you would like more information on leaving a gift in your Will, or wish to arrange a face-to-face meeting to discuss leaving a gift to Railway Children, please email **hello@railwaychildren.org.uk** or call us on **01270 757596**

If you are in need of a Codicil document to add a beneficiary to your Will or would like a pledge form to let us know about a bequest that you have made, you can download these from our website at: **www.railwaychildren.org.uk/donate/gifts-in-wills/**

LEGAL TERMS EXPLAINED.

Administrator The person that handles your affairs if you don't have a Will.

Beneficiary Someone who benefits from your Will.

Codicil A separate document altering an existing Will.

Estate The total of what you own, less what you owe.

Executor The people you appoint to carry out the terms of your Will.

Intestate The term used to describe someone who dies without a Will.

Legacy/Bequest A gift of money or property left to someone in a Will.

Pecuniary legacy A gift of a specific sum of money left to someone in a Will.

Probate Legal authorisation allowing the wishes in your Will to be carried out.

Residuary Legacy An instruction in your Will detailing what will to the residue of your estate.

Residue What is left of your estate once all legacies, bequests and debts, costs and tax have been paid.

Specific Legacy A non-money gift of assets or valuable items left in your Will.

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