



First of all, thank you for thinking of us. Any gift that you leave will be used to improve the quality of life and improve the life-chances of children and young people who stammer.

We're not, of course, able to offer professional legal advice, and so recommend consulting a solicitor to assist with writing or updating your will.

If you do decide to leave a gift for Action for Stammering Children in your will, there are three types of gift that you might like to consider:

- Residuary – A residuary gift is a percentage of what is left of your estate after any taxes or costs have been subtracted. Because this gift is a percentage of your estate, rather than a set amount, it will retain its value and so you won't have to worry about updating your will over time.
- Pecuniary – A pecuniary gift is a fixed amount of money.
- Specific – These are particular items, such as a house, stocks and shares or other valuable items. These can be left for a charity's use, or for a charity to realise their value and apply the income as appropriate.

There are other types of gift, but these three are the most common. Your solicitor will be able to advise you on these.

Inheritance Tax

As you probably know, Inheritance Tax is normally payable on any estate with a value greater than £325,000 (this can increase to a maximum of £950,000 if you are a surviving spouse or civil partner and/or you leave your home to your children, step-children or grandchildren).

Currently estates are taxed at 40%. So everything above the £325,000 threshold (or the higher value if applicable) will be taxed at this rate except for anything you leave to a husband, wife, civil partner or a charity.

So, if you do decide to leave a gift to charity that will reduce the amount of tax payable on your estate. In addition, if you leave 10% or more of your taxable estate to charity, the inheritance tax rate on the whole taxable estate is reduced to 36%.

A solicitor or financial advisor can provide more detail on this. You can also find useful information at <https://www.gov.uk/inheritance-tax>.

Restricting gifts

If you do choose to remember us in your will, we will make sure it is used to benefit children and young people who stammer. It will enable us to help young people change their lives for the better.

If you wanted to use your gift for a specific area of our work, or for particular beneficiaries (for example, young people in a particular city or county) we would ask you to express this as a wish as broadly as possible. We would, of course, do our utmost to use your gift in accordance with your wishes, but there is a possibility that future circumstances would not permit the correct use of a gift if it is very narrowly defined (for example, if the area is already fully funded, or if there is insufficient need to be addressed in the area). More broadly defined wishes (or a non-restricted gift) mean that we would be less likely to lose out on your gift.

Your solicitor will be able to advise on the best wording.

If including us in your will, please refer to us as:

**Action for Stammering Children
c/o The Michael Palin Centre
13-15 Pine Street
London EC1R 0JG
Registered with the Charity Commission in England and Wales no. 801171.**

There is further information on including a charity in your will, here:

<https://www.rememberacharity.org.uk/>

September 2019

Action for Stammering Children, Charity No: 801171, is a limited company registered in England and Wales under Company No: 02328627, with its registered office Action for Stammering Children, c/o The Michael Palin Centre, 13-15, Pine Street, London EC1R 0JG