




How to remember Coeliac UK in your will

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Registered office Coeliac UK, 3rd Floor Apollo Centre, Desborough Road, High Wycombe, Bucks, HP11 2QW.
Tel: 01494 437278 Fax: 01494 474349 www.coeliac.org.uk
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“Leaving a legacy was not something I had thought about until the death of my own mother. As an executor for her estate I saw first hand the advantages of having a properly arranged will with clear instructions concerning charitable donations. I also realised that these would be taken care of before the estate was calculated for inheritance tax and this seemed like a very good idea – better for a charity to have the money than the treasury!”

“As a long time Member of Coeliac UK and a former Chair of Governors, I obviously know what great work is achieved from the donations and Membership fees they receive. It seemed sensible to go one step further with my giving and ensure that a legacy is left in my will for the Charity to carry on working for people with coeliac disease in the future. It was easy to do and I have the comfort of knowing that my wishes will be carried out.”

Rosemary Hoyle,
Member and former Chair of Governors



Further details about our support, campaigning and research activities can be found on our website at www.coeliac.org.uk

Coeliac UK is the leading charity working for people with coeliac disease and dermatitis herpetiformis. Our mission is to improve the lives of people with coeliac disease through support, campaigning and research.

We do this by:

- Providing expert and independent information to help people manage their health and diet.
- Campaigning on their behalf to improve access to fast diagnosis, good medical treatment and safe foods – in and out of the home.
- Researching new treatments and the possibilities of a cure.

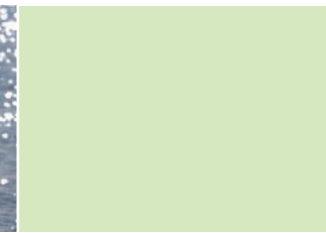
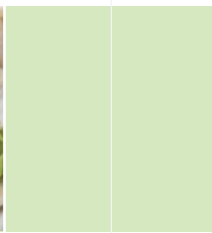
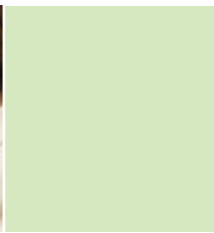
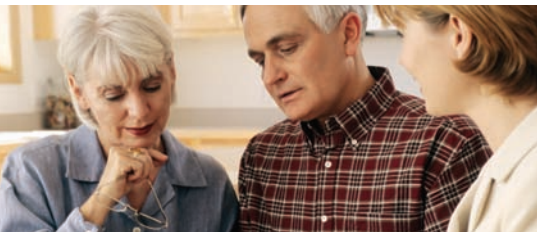
Coeliac UK receives no government funding and we cannot cover our costs from Members’ fees alone. This means we are continually in need of additional funding to help secure our future services.

Leaving a gift in your will (called a legacy) to Coeliac UK is a great way for you to help achieve this and make a significant difference to people living with coeliac disease. Additionally, leaving a legacy to Coeliac UK would also pass on some important tax benefits to you.

This booklet explains how to make or change your will. It’s a very simple process, doesn’t cost a lot and is one of the most worthwhile things you can do for your charity.

Please remember Coeliac UK in your will as your unique legacy to future generations.

Thank you.



Why making a will is so important

As surprising as it may seem, roughly 50% of people in the UK die intestate (without having made a will).

All too often, people mistakenly believe that their estate (house, car, jewellery, money and possessions) will automatically be passed to their nearest and dearest.

However, for a whole variety of reasons, it is often not so straightforward and can lead to unpleasant difficulties and disputes amongst the friends and family you leave behind.

There are many benefits of making a will

- A will ensures that those who you leave behind, benefit from your estate in exactly the way you wish and that any particular interests are protected (eg money left in trust for grandchildren).
- A will ensures that all partners, including unmarried couples, can benefit each other and their children.
- A will is the perfect opportunity to support charities and causes close to your heart.
- A will can help reduce the tax liability on your estate.
- A will ensures the speedy distribution of your estate which could otherwise take months or even years of costly legal wrangling.
- A will enables you to choose the people who will act as executors after your death. Executors are usually close friends or relatives, who will work with your solicitor to ensure your wishes are carried out exactly as you want.
- A will enables you to make sure that all of your affairs are in order, leaving no problems for those left behind.

How to make or change your will

A will can be a very simple and straightforward document, especially if you're leaving everything to your spouse or partner.

Although printed will forms are available from high street stationers, the most reliable way is to seek legal advice from a solicitor. This ensures that your will is expressed in legal terms, listing each item and its beneficiary, with no room for misinterpretation.

Your will also requires two independent signatories so that it becomes legally binding.

Making or changing a will is actually a lot cheaper than you might think. Most solicitors have standard charges for drawing up a straightforward will which can be as low as £75.

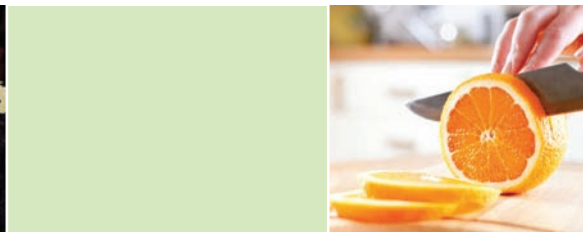
Changing your will through a Codicil

If you experience a major change in your circumstances (eg getting married or death of your spouse) you will need to draw up a new will.

If you simply wish to make a minor change or addition to an existing will, this can be done through what is called a Codicil. This is usually an additional sheet of paper added to your will detailing the change or new request.

For example, if you already have a will but would like to leave a gift to Coeliac UK, you can do this simply and cheaply by adding a Codicil to your will. This is best done through a solicitor.

There are no limits to how often you can draw up or change a will. However, if a number of changes are involved, it may be best to draw up a new will.



The main types of gift you can make

Remembering Coeliac UK in your will would be a wonderful way of leaving a legacy behind to a charity whose services you value and wish to see benefit future generations.

In all cases, we do recommend seeking the professional advice of a solicitor to ensure your wishes are properly respected. Any kind of legacy you leave, large or small, can make a real difference.

There are four main ways you can leave a gift in your will

Residuary Gift

This enables you to give precise instructions on how you would like the remainder of your estate to be distributed after all debts, administration expenses and any Inheritance Tax has been paid and after all other gifts have been made.

Of course, at the time of making your will you won't know exactly what this residuary may amount to so it's important to be clear about who you want to benefit and in what proportions. Residuary gifts can be particularly beneficial to Coeliac UK as the effects of inflation can mean that your intended gift becomes worth a lot more over time.

Specific Gift

A gift of a particular item of value, a piece of jewellery or a property, to a named individual or organisation.

Pecuniary Gift

A specified amount of money left to a named individual or organisation. If you wish, you can tie these gifts to the Retail Price Index to guard against the affects of inflation.

Reversionary Gift

This is a useful way of providing for a partner for life with any remaining capital then passing to your selected charity after their death. It can also specify what happens if the named recipient dies before you.

Reduce your Inheritance Tax

The current Inheritance Tax threshold (2012-2013) is £325,000.

This may or may not seem a lot at first, but once you add up the value of your property and possessions, you may be surprised at how much your estate is worth.

Tax is currently payable at 40% on the amount over the threshold. However, legacies to charities are usually exempt from Inheritance Tax. Not only that, but they can reduce your tax liability.

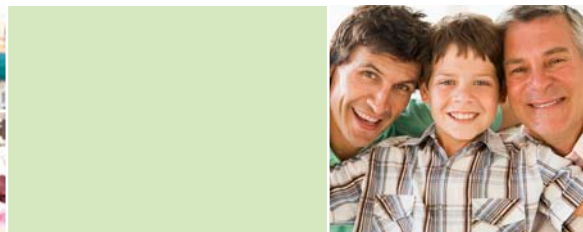
To illustrate how this works, let's take a simple example:

- Your estate is deemed to be worth £345,000 – ie £20,000 above the tax threshold. So you would be liable to pay tax on this amounting to £8,000 (£20,000 x 40% = £8,000).
- However, if, for example, you gave £10,000 to charity, this would reduce your £20,000 taxable amount to just £10,000, incurring Inheritance Tax of just £4,000 (£10,000 x 40% = £4,000).
- In effect you will have given money to charity and saved on tax!

Important

It was announced in the March 2011 Budget, that estates which include charitable legacies amounting to at least 10% of the estate (after the deduction of any liabilities, reliefs and exemptions and after taking into

account the available nil rate band) will benefit from a lower 36% rate of Inheritance Tax compared with the main rate of 40%. This change applies to deaths on and after 6 April 2012.



What your legacy could help fund

Since 2006 we have received nearly £1 million in legacies. This has helped us to fund many ground breaking research studies including:

- A project to build on the work carried out to identify the genetic basis of coeliac disease. In the latest study, new genetic techniques will be used to identify the genes most likely to cause coeliac disease rather than simply associated with the condition.
- A study with a group of patients with neurological symptoms (loss of balance and loss of senses such as feeling) of coeliac disease and no classical gut symptoms. It is often harder to get a quick diagnosis when neurological symptoms are involved because the usual blood tests are more specific to gastrointestinal symptoms.
- A project aimed at improving the speed to diagnosis by changing the clinical approach to those with non specific gut symptoms. Testing for coeliac disease is proposed in a sample group of patients attending hospital for an endoscopy appointment for non specific gut symptoms (where coeliac disease might not be suspected) with a 'pin prick' blood test which provides instant results.

To read more about our current and past research funded projects, visit www.coeliac.org.uk/research

Thank you so much, your generosity and kindness is greatly appreciated.

Frequently asked questions

Is making a will expensive?

No, not at all. Solicitors' charges are usually set and can start from as little as £75, a relatively small price to pay for real peace of mind.

How do I value my total estate?

It's best to make a list of everything you own including: property, any land or shares, cars, jewellery and valuable possessions you own. This is what's called your estate. Then take your list to a solicitor with whom you can discuss how you want it split after your death.

Can I change my mind after making my will?

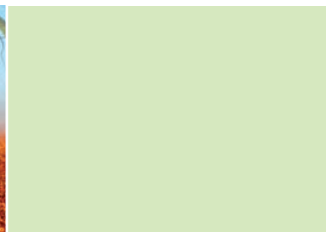
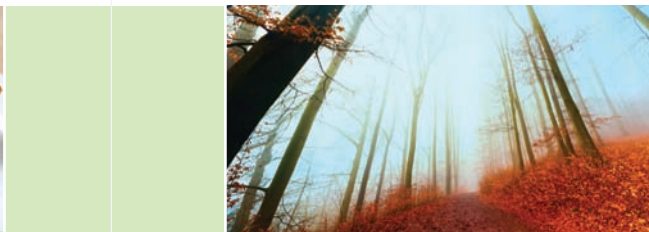
Yes of course. Although a will is a legally binding document, you can get your solicitor to make changes to it (through a Codicil) or to draw up a new will at any time.

How easy is it to leave a legacy to Coeliac UK?

Very simple. Tell your solicitors what type of gift you want to leave to Coeliac UK and they will make sure the correct wording appears in your will. You will need to give them our address and charity number as shown in this brochure. Please remember to tell us about your intentions.

Do I need to tell anyone about my will?

You need to appoint one or more executors (friend, relative, bank or solicitor). Ensure that your will is kept in a safe place and you should tell your executors where to find it along with any funeral instructions. Remember to keep it up to date and amended if your personal circumstances change or if your executor dies or moves abroad.



How we can help?

It really is best to seek the professional advice of a solicitor when drawing up or changing a will. You should also agree their charges up front (most have set charges for will services).

However, if you would like to discuss leaving a legacy to Coeliac UK with us, we will be more than happy to help.


Please tell us about your gift

Whatever you decide, it will help us greatly with our future planning if you let us know by phone, email or in writing if you intend to leave a legacy to Coeliac UK and the nature and amount of your gift.

This really can help us plan ahead, especially in relation to new initiatives we would like to introduce. Most of all, we would like to have the opportunity to thank you and express our sincere appreciation for your fantastic and much valued support.

Thank you.

For further information and support

 Helpline **0845 305 2060**

www.coeliac.org.uk

Coeliac UK, 3rd Floor, Apollo Centre,
Desborough Road, High Wycombe, Bucks HP11 2QW

A message from Dr Chris Steele MBE

I qualified as a doctor in 1968 and have worked as a GP in south Manchester ever since. I became the resident doctor on ITV's *This Morning* show in 1988 and I am still there today, as well as running my own weekly free health newsletter at www.drchrisconfidential.com

I am proud to be the Health Ambassador of Coeliac UK. I wanted to help raise awareness in the media and among the general public, but never believed that I myself would be diagnosed some time later.

I had been having symptoms of diarrhoea, abdominal pain and fatigue on and off for many years but it wasn't until they got very bad that I went to my own GP. Ironically I was misdiagnosed and treated for IBS. However, the symptoms persisted and I had the blood test followed by the biopsy, which both proved positive.

From my own experience, I have found Coeliac UK extremely helpful. I thought I knew about coeliac disease, but Coeliac UK really helped

me through it. It's a very supportive charity with an active website and an invaluable Food and Drink Directory.

Since working with the Charity and my own diagnosis, I understand the special role they provide to their Members. Not just the vital information and support they offer, but also the campaigning they do to raise awareness and the money they invest in medical research.

A legacy would make you a significant contributor in the development of the Charity's work. Please consider supporting Coeliac UK in this vital way.

Thank you.

Dr C. Steele

