

## A joyful lasting gift to All Saints

Leaving a legacy to All Saints' Church has made an amazing impact on our Church building, worship and mission. In the past we have been able to restore the tower and roof, put in glorious glass doors and extra rooms and ensure we have lovely altar linen and great music. You can make a lasting difference to the Church by leaving a legacy.

Once you have made provision for your loved ones, you have the opportunity to make a lasting gift to God, by leaving a legacy to His church. A gift in your Will to All Saints' is one of the most valuable and lasting ways you can continue to support its mission and ministry within our community.

A gift can be an expression of your gratitude and thanksgiving towards God, and can help keep our church alive, and help transform its future.

Some guidance appears below, but one result of leaving a legacy to the church is that your contribution to the life of the church is remembered for years to come.

Love  
Jo

### **GUIDANCE FOR THOSE WISHING TO LEAVE A LEGACY TO ALL SAINTS**

#### **Wording for Wills**

If you would like to leave a gift to the work of All Saints' please see the example wording for Will Clauses below. You are strongly advised to see a solicitor when making or revising your Will.

To leave a share of your estate:

"I give \_\_\_\_\_ % of my residuary estate free of all taxes to the Parochial Church Council of the parish of All Saints' Hertford (1134035 registered charity number) in the Diocese of St Alban's for its general purposes, and I declare that the receipt of an officer of the Parochial Church Council shall be a sufficient discharge to my executors and trustees."

To leave a fixed sum of money:

"I give the sum of £ \_\_\_\_\_ (pounds only) free of all taxes to the Parochial Church Council of All Saints Hertford (1134035 registered charity) in the Diocese of St Alban's for its general purposes, and I declare that the receipt of an officer of the Parochial Church Council shall be a sufficient discharge to my executors and trustees

#### **The Church of England gives the following further advice:**

Here are the answers to some frequently asked questions regarding gifts in wills to the Church of England. They provide basic information, sometimes about fairly complex topics. If your query is not answered here, please contact the Church Legacy team as follows.

Visit <https://www.churchlegacy.org.uk/>

*Give us a Call: Phone our free Church Legacy Information Line on 08445 870875.*

*Write to Us: A letter would be lovely. Please address the letter to: Helen Simpkins, Church of England, Church House, Great Smith Street, London, SW1P 3AZ.*

Or send an email using the on-line form on the **Church Legacy** website <https://www.churchlegacy.org.uk/contact-us/contact-us>

There is a free information pack which you can obtain by using the contacts above or download \_\_\_\_\_ directly at <https://www.churchlegacy.org.uk/download/s/gifts-of-faith-hope-and-love.compressed.pdf>

**Inheritance Tax** is only due if your estate (including any assets held in trust and gifts made within seven years of death) is valued over the current Inheritance Tax threshold £325,000 in 2019-20.

The tax is payable at 40 per cent on the amount over this threshold or 36 per cent if

the estate qualifies for a reduced rate on the basis that you give more than 10% of your estate to charity.

All charitable gifts (including gifts in wills to the Church of England) are exempt from inheritance tax. For more information visit HMRC.

### Other Frequently Asked Questions

*Q: Who is the proper receiving body of a gift to a parish church?*

A: The proper receiving body in this instance is the Parochial Church Council (PCC) of All Saints Church Hertford. PCCs are the governing bodies of parish churches and a PCC is a body corporate under the Parochial Church Councils (Powers) Measure 1956 (as amended).

*Q: What do words such as bequest and residuary mean?*

A: There can be a number of terms used when leaving gifts in wills which can cause confusion. To provide clarification, visit <https://www.churchlegacy.org.uk/download/resources/terminology-list.pdf>

*Q: Do I need a charity number to leave a gift to my local church?*

A: All Saints has a registered charity number 1134035.

*Q: What purposes can I leave my gift to?*

A: A legacy gift can be left to the Church of England for any purpose or general purposes. Since needs change over the years, we strongly encourage legacy gifts should be left for the general purposes of the parish rather than a restricted purpose. You may wish to include a Letter of Wishes alongside your Will to include personal areas of interest. A template Letter of Wishes can be found at

<https://www.churchlegacy.org.uk/writing-your-will/writing-your-will>

*Q: How often should I update my Will?*

A: Solicitors recommend that your Will should be updated any time your financial or family circumstances change. It is always wise, even if there are not any significant changes in your circumstances to periodically review this important document 'every five years'.

*Q: What is a Codicil?*

A: A Codicil can make amendments to an existing Will, by revoking and adding in new clauses. It is recommended that only two to three simple changes are made via Codicil before a new Will is considered instead. Your legal advisor will be able to advise on whether a new Will is best or whether a change to your existing Will can be dealt by way of a Codicil.

<https://www.churchlegacy.org.uk/download/a-codicil.pdf>

*Q: How much does it cost to write a Will?*

A: Many people worry about the expense of writing a Will but it's a good investment in your family's future. A simple Will can cost around £200 plus VAT and a mirror Will (for couples) can be written for around £300 plus VAT. Comparative costs can be obtained easily by phoning a few solicitors in your area.

A number of charities offer low cost or free will writing services, in return for a legacy, and there are 'Free' Will writing months. More information on these can be found at <https://www.parishresources.org.uk/wp-content/uploads/Free-and-Discount-Will-Writing.pdf>

*Q: Can a PCC claim Gift Aid on a Legacy?*

A: No. All charitable gifts (including gifts in wills left to the Church of England) are exempt from Inheritance Tax. Therefore, the gift is already exempt from any tax that would have been charged on the amount of the gift.

