



St John's  
Broadbridge Heath, Horsham

## Leaving A Legacy

The purpose of this leaflet is to give some practical Will-making advice, which means you can help ensure that St. John's is able to flourish in its ministry to Broadbridge Heath in the future.

Today the need for funds has never been greater, not only to ensure our Church is able to continue to play its full part in this growing village, but also for the upkeep of our Church buildings. Not everyone can afford to support the running costs of St. John's at a time when they have the expense of bringing up a family, providing for retirement or simply coping with day to day living expenses. However, one important way we can all support the ministry of our Church into the future is by leaving a legacy in our Wills.

As you know, if you die without having a Will in place there are laws which specify how your estate will be distributed. A properly drafted Will allows you to leave your estate to your family and to causes which you would like to benefit. Some people choose not to make a Will in the mistaken belief that all their assets automatically pass to a spouse or other family members, but it may be the case that a spouse will not inherit all the assets for example.

A legacy to St John's is taken out of the estate before inheritance tax is assessed and by making this bequest you can both reduce or avoid tax and know that you are helping to support our Church. If you would like to leave a legacy to St. John's, either for the upkeep of the building, or for its general ministry costs, you can do this in a number of ways:

- If you already have a Will and do not wish to change it, you can give a legacy to St. John's by signing a Codicil to your Will. A Codicil is a separate legal document that supplements or adds to the terms of an existing Will. We may be able to help you do this.
- If you do not have a Will, then one will need to be prepared in order to leave a legacy to the Church.

There are 3 types of legacy that you can include in your Will:

- Fixed Amount (pecuniary legacy). A pecuniary legacy is the gift of a fixed sum. Do remember that over time the gift of a fixed sum will decrease due to inflation.
- A Share of your Estate (residuary legacy) A residuary legacy is the gift of all or a percentage of your Estate after all your debts, funeral expenses and any tax (and other legacies) have been paid in full. You can also give a residuary legacy that will only take effect if, for example, other beneficiaries do not survive you.
- Specific legacy A specific item named in your Will (such as a painting, or property, proceeds of a life insurance policy, or stocks and shares) If you subsequently sell or dispose of a specific item, then the beneficiary may not necessarily benefit from this type of legacy.

### HOW TO WORD A LEGACY IN YOUR WILL OR CODICIL

The actual drafting of the legacy can be left to your solicitor but wording that is preferred is as follows:-

"I give to the Vicar and Churchwardens of St John's Church of Broadbridge Heath, Horsham, West Sussex

### **If you wish to leave a legacy of a fixed amount:**

The sum of £..... Absolutely to be used for:

- The general purposes of the church
- The upkeep of the church building

And the receipt of the vicar from time to time or the churchwardens or other proper officer of St John's Church shall be a complete discharge to my executors.

### **If you wish to leave a share of your Estate:**

£..... being ... % of the residue of my Estate. Absolutely to be used for:

- The general purposes of the church
- The upkeep of the church building

And the receipt of the vicar from time to time or the churchwardens or other proper officer of St John's Church shall be a complete discharge to my executors.

### **If you wish to leave a specific gift**

..... my property known as [insert address]

- [my emerald and diamond ring] \*\*
- [the proceeds of insurance policy] to be used for \*\*
  - [the general purposes of the Church] \*\*
  - [the upkeep of the Church building] \*\*

\*\*Delete one alternative as appropriate

... and the receipt of the Vicar from time to time or the Churchwardens or other proper officer of St John's Church shall be a complete discharge to my Executors

Before you make a Will or prepare a Codicil it is a good idea to speak to a solicitor. It need not cost a lot and every solicitor will be able to let you know in advance what the likely fee will be. Give them a call and ask for a quote. If you are still in difficulties ask the Parish Office and they can steer you in the right direction. It is possible to make your own Will or Codicil but do remember that it is important that your Will or Codicil is legally compliant. After all, if you want to make a donation to our Church it would be a shame if your wishes were ignored because your Will or Codicil was ineffective.

### **Did you know?**

Marriage revokes an existing Will, unless it specifically states that it is made in contemplation of a forthcoming marriage.

If a Will or Codicil is incorrectly signed and witnessed NONE OF IT WILL BE VALID

If you are living with a partner to whom you are not married, that partner has no automatic right to benefit from your estate unless you make a Will

### **NEXT STEPS**

If you would like to talk about making a legacy in favour of St. John's, please contact the [Church Treasurer](#)

***Thank you so much for considering leaving a legacy to St. John's, to enable its valuable ministry and mission to flourish in Horsham in the years to come. May God bless and guide you, as you make this important decision for the sake of future generations.***