

# Make your legacy my future.

A guide to Will  
writing and gifts  
in Wills



**RSBC**

Royal Society for Blind Children



**FOREWORD BY  
DAME JUDI DENCH, CH, DBE**

As an actor, I have always valued the gift of sight and how much the visual world plays in our lives. However, it wasn't until experiencing an impairment in my own vision that I came to more fully understand some of the challenges that blind and partially sighted people have to overcome, and how vital the support and encouragement of other people can be.

For nearly two centuries, the Royal Society for Blind Children (RSBC) has been supporting blind and partially sighted children and young people to live a life without limits. RSBC believes no child in the UK should grow up to be poor and lonely just because they are blind.

RSBC recognises that parents will need immediate support from the point of a sight loss diagnosis. The earlier a family are empowered to help, the greater their confidence and the greater the well-being of their child. Until they are old

enough to understand how other people live, a life without sight is normal to a vision impaired child. They will not feel limited until someone teaches them otherwise.

RSBC are there to ensure that does not happen. They are there to help a blind child grow-up with the skills and confidence they need for them to flourish and fulfil their dreams and ambitions.

If you are considering remembering a charity in your Will, I do hope that you can support RSBC's vital work to change the lives of children like Liam, whose inspirational story you will read in this booklet. Whatever you decide, please take time to make a Will. It may be of crucial importance to loved ones and it is comforting to know that they are provided for.

*Judi Dench*

# A GIFT IN YOUR WILL CAN MAKE SURE THAT MORE BLIND AND PARTIALLY SIGHTED CHILDREN WILL BE ABLE TO LIVE A LIFE WITHOUT LIMITS

For nearly two centuries, the RSBC family has been giving blind children the courage and skills to live life without limits. By leaving a gift in your Will, you will be joining a community of others that, with a simple act of generosity, are ensuring that the future for blind children is a brighter one.



## MEET LIAM, GRANDMA'S LITTLE CHAMPION

A gift in your Will has the power to transform lives, like that of two year old Liam.

Liam was born with a genetic condition making him almost completely blind from birth.

A new born baby is a life changing event at the best of times, but Liam's parents found it very challenging to cope with a new baby and one with severe sight loss.

But with gifts in Wills, we are able to support families like Liam's with a dedicated Family Practitioner

His grandmother, Anita, who helps support Liam in his care had this to say about Rose, Liam's Family Practitioner.

"Liam always has a smile on his face when Rose comes to visit. She has become a really important part of his life and he is growing into a happy and confident toddler."

However, Rose is not just supporting Liam, but also his family and especially Liam's mum who says "I don't know where we would be without her help."

"Right from the start, she has been there for us, helping us to cope emotionally and bring the best out of Liam. She always listens and never judges. **It's easier to see a future for Liam now.**"

# How your gift can help fund our vital services

## 1. Family comes first

RSBC's Families First service can be on hand from the moment families receive the news of a diagnosis. Our family practitioners offer practical advice and emotional wellbeing support so that parents can build an understanding of sight loss, adapt to it and build the self-belief that their family can thrive. A gift in your Will can help make sure this vital service can carry on long into the future.

## 2. Providing the building blocks

With your help, blind young people can achieve their full potential in the right learning environment. At Dorton College, we deliver an inclusive and mainstream education programme, giving blind and partially sighted students the perfect platform from which to grow.

## 3. Building friendships, character and confidence

Through our extensive social groups, sport and well-being clubs, and creative programmes, blind young people can learn new skills, make friends and enjoy experiences that will boost their confidence.

## 4. Giving young people the best chance

Too many blind young people are facing poverty and unemployment. Our Futures service provides bespoke support that includes CV writing, assistive technology, interview skills, work placements and a focused plan to give the best possible chance of securing employment.



Maya and her Mum, Sharn

# What we can achieve with your support

## How we helped in 2023:



Our Family Practitioners carried out **1,777** one-to-one support sessions

Our Family Practitioners supported **489** families

**1,326** young people attended activities through our Live Life Go Further program

How the children and young people we support thrived in 2023:

**80%**

learned practical skills or something new.

**97.5%**

felt more connected with others and made new friends.

**92%**

feel more confident about the future.

"This service is invaluable. I don't know where we would be today without the help we received from them. They gave me the gift of belief in Maya; the knowledge that there would be no limits for her."

Sharn on our Families First service

# Planning for the future

If you believe in helping blind and partially sighted children achieve their potential, leaving a gift in your Will is a wonderful way to make this happen.

The process of Will writing can sometimes be hard to understand, but that's why we're here to help. Here are the 5 steps to writing your Will and making the most important gift there is to give.

## 1 Work out the value of your estate

Create a list of the approximate values of everything you own. This should include any outstanding debts you have.

## 2 Decide your beneficiaries

Make a list of the people and organisations that you want to give to in your Will and plan how you'd like to divide your estate between them. We hope that after you have provided for your loved ones, you will also want to leave a percentage of your estate to RSBC.

## 3 Choose your executors

The people you appoint will be responsible for making sure that your wishes are fulfilled. Your executors could be family members, friends, a solicitor or perhaps even your bank manager.

## 4 Visit a solicitor to have your Will drawn up

Your Will must be signed in the presence of two witnesses.

## 5 Keep your Will in a safe place

You may wish to keep it in a safe place, or you could ask your solicitor to look after it for you. You could also store it with the Probate service for a one-off fee.

# Types of Gifts

When it comes to leaving a gift in your Will to RSBC, there are a few things to consider, such as what kind of gift you would like to leave.



## Residuary gift

This is the remainder of your estate once all other gifts, bills, debts and taxes have been paid. This is a popular type of gift because it not only takes care of others first, but it also remains proportional to the value of your estate by keeping pace with inflation.



## Pecuniary gift

This is a fixed sum of money, such as £5,000. It is important to note that as the cost-of-living increases over time, the value of your pecuniary gift could decrease over time as well. For example, in 20 years, £5,000 will buy a lot less than it does today.



## A specific gift or item

This is a gift of a specific named item of value, such as a painting, a piece of jewellery or a house.



# Write your Will for Free

We have a simple way for you to make your Will for free with a local solicitor.

RSBC have partnered with the National Free Wills Network who offer a local Will-writing service all year round – with RSBC paying a discounted rate on your behalf.



If you take up our free Will offer, there is no obligation to include a gift to RSBC, however, we hope that you will consider leaving a gift to us. Every single legacy we receive is precious and your gift today can help make sure our work can continue long into the future.

## How to register for your free Will

- 1** Let us know who you are and where you live in the UK. You can do this by filling out a simple form at [rsbc.org.uk/gift-in-wills](https://rsbc.org.uk/gift-in-wills) or by getting in touch with our team via email or phone.
- 2** We will then pass this information onto our partners, the National Free Wills Network.
- 3** They will then be in touch with information on participating solicitors in your area.
- 4** You can then make an appointment with whichever solicitor you choose from the list provided.

# Your decision to leave a gift today, could change lives tomorrow

For more information on Will writing or to register your interest in taking up this free Will offer, please email

[giftsinwills@rsbc.org.uk](mailto:giftsinwills@rsbc.org.uk)

or contact

**020 3198 0225**

(Mon-Fri 9am-5pm)

and we can help you decide which option is best for you.



# YOUR QUESTIONS ANSWERED

## **Q: What type of gift is best?**

**A:** Any gift you can leave to RSBC will help make a difference. The most popular choice is a Residuary gift because it takes care of your family, bills, debts and any other specific payments first. A residuary gift also remains proportional to the value of your estate by keeping up with inflation. But any gift you can leave to RSBC can help transform lives.

## **Q: Will my gift make a difference?**

**A:** Yes. No matter how big or small, your gift will make an enormous difference to the lives of more blind and partially sighted children, young people and their families. Around a third of our support every year is only possible thanks to the kindness of people who include a gift to RSBC in their Will. Without legacy gifts, many of RSBC's projects simply wouldn't be

able to continue. You can be certain that we will use your gift in the most impactful way possible.

## **Q: Can I leave a legacy to a specific project or area of work?**

**A:** Yes, you can request that your legacy gift goes to a specific area of RSBC's work. The areas and projects that require the most support change over time, so we do recommend you specify that your gift can be used where the need is greatest. However, please do get in touch if you'd like to discuss this further via [giftsinwills@rsbc.org.uk](mailto:giftsinwills@rsbc.org.uk)

## **Q: What if I change my mind or want to amend something in my Will?**

**A:** If you do not wish to completely alter your Will, but instead would like to make an amendment or perhaps add RSBC as a beneficiary, the way to do this is by preparing a document called a Codicil. You must sign a Codicil and get it witnessed in the same way as witnessing a Will. We recommend that you consult a solicitor to ensure

that your Codicil is valid and that your wishes will be fulfilled. For major changes to your Will, you may want to write a new Will.

As well as our offer for you to write a new Will for free, you can also update an existing Will at no cost to yourself – all through the National Free Wills Network. Please get in touch for more information.

## **Q: Can leaving a gift to charity reduce Inheritance Tax?**

**A:** If you decided to leave your entire estate to charity, the gift would be completely free of Inheritance Tax. Even if you

were to leave just 10% of your taxable estate, you could reduce your Inheritance Tax rate from 40% to 36%. Inheritance Tax can be complicated so we really recommend speaking to a qualified professional to advise you on planning your estate if you think you may be liable for tax. For more information on Inheritance Tax you can visit [www.gov.uk/inheritance-tax](http://www.gov.uk/inheritance-tax)



# THANK YOU

Gifts in Wills are a very special and personal way in which to help blind children and give them the vital support they need. We are so grateful to the many people who have supported our work in this way in the past and for the difference their legacies have made.

If you are thinking about leaving a gift in your Will to RSBC and have any queries, please feel free to contact us.

## Get in touch:

**Email: [giftsinwills@rsbc.org.uk](mailto:giftsinwills@rsbc.org.uk)**

**Telephone: 020 3198 0225**

**Website: [rsbc.org.uk/gift-in-wills](https://rsbc.org.uk/gift-in-wills)**

If you have already included RSBC in your Will we would love to hear from you. Any information you give will remain confidential to RSBC and will, of course, not be binding, but we would very much like to stay in touch and to keep you updated with the latest news about our work.

We would also like to have the opportunity to express our appreciation and warmest thanks.



Royal Society for Blind Children (RSBC)  
Registered Office: Life Without Limits Centre,  
10 Lower Thames Street, London EC3R 6EN.  
Registered Charity No. 307892.  
A company limited by guarantee registered  
in England and Wales (139928).

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