

Frequently Asked Questions

Q. Why do I need to make a will?

A. All of us need to make a will to provide for loved ones after we've gone, and to make sure our wishes are carried out after our deaths. Otherwise promises you have made may not be carried out, your wishes may be disregarded, and you may leave your loved ones with a legal and financial mess to sort out.

Q. I already have a will, so why should I change it?

A. There are many reasons why you may need to look at your will every few years to ensure it still meets your needs. For example, your marital and family circumstances may have changed – in which case it could be vital to change your will to protect your loved ones. You may also simply change your mind about whom you want to benefit. Fortunately it isn't difficult or expensive to change your will with a codicil.

Q. How do I go about making or changing my will?

A. The first step is to talk to a solicitor who can help you draw up your will or change your existing will. One simple way of changing your will is to use a codicil – an additional instruction that you can add to your existing will. To help you, we have made a [codicil that you can download](#). Once completed, the codicil must be kept in a safe place together with your will.

Q. How will a gift to the Limbless Association affect my tax position?

A. Anything you leave over the inheritance tax threshold is taxed at 40 per cent. But anything you leave to a registered charity like the Limbless Association is not taxable, which means that your loved ones could have their tax bill reduced.

Q: What wording should I use to leave a gift to the Limbless Association?

A: Your solicitor or other professional adviser will help you with the wording of your gift, but here is an example of some wording you might use:

For a residuary gift:

(I give the whole) or (I give ____%) of the residue of my real and personal estate to the Limbless Association, registered Charity Numbers 803533(England and Wales) and SCO42256 (Scotland), Unit 10, Waterhouse Business Centre, 2 Cromar Way, Chelmsford, Essex, CM1 2QE for its general charitable purposes and I declare that the receipt of the treasurer or other proper officer for the time being shall be a sufficient discharge to my executors.

For a pecuniary gift:

I give free of inheritance tax, the sum of £_____ to the Limbless Association, Unit 10, Waterhouse Business Centre, 2 Cromar, Way, Chelmsford, Essex, CM1 2QE registered charity numbers 803533 (England and Wales) SCO42256 (Scotland) for its general charitable purposes and I declare that the receipt of the treasurer or other proper officer for the time being shall be a sufficient discharge to my executors / trustees.