

# **Scottish Episcopal Church**

## **Leaving a Legacy in your Will to the Church**

### **What is a legacy?**

A legacy is a gift left in a person's will to provide support for an individual or to an organisation after the person's death. It is a means one can use to express generosity at a level which may not have been possible earlier in one's life. It is a means by which a person, who has given a proportion of their income to a particular cause during their life, can arrange to do so with their capital after their death.

### **Why should I consider leaving a legacy to my church?**

When making one's will one might want to consider leaving such a gift to one's local church or denomination, just as we might leave a gift to friends or family. Giving a legacy to your church is an expression of your gratitude and thanksgiving towards God for all that you have been given and enjoyed during your life. It is also a means of ensuring that your past can become part of the future of your church's life, through mission and ministry to all God's people.

Our Church exists to continue the ministry of Jesus. We can express our commitment to him by reaching out to the people of the world he loves. As followers of Christ we are called to serve those whom society often rejects or excludes – the homeless, the friendless, those who are ill and in pain be it physically, mentally and/or spiritually. We also seek to care for the isolated and vulnerable and we invite the 'heavy laden' to take rest in the welcoming heart of our Church.

In order to respond to Christ's call to ministry in the world we also have to care for those already in the church. That is why:

- We work to empower all God's people to be ministers of Christ
- We continue to train our clergy and lay ministers to be caring pastors and effective evangelists
- We cherish the beautiful churches and cathedrals we have inherited and their daily round of worship

Scripture tells us that Jesus was able to do his work because of the generosity of his friends and supporters. A gift in your Will is a testament to your commitment to the ministry of Christ and can help to ensure that the Scottish Episcopal Church continues to share in God's mission for years to come.

### **How do I make or amend my Will?**

If you already have a Will it is important to ensure that it is kept up to date. A new Will can be made at anytime and a charitable legacy can be added easily by your legal advisor.

Home-made Wills can be fraught with problems as it is all too easy to make a mistake which could lead to problems in settling your estate. Having your Will drawn

up by your solicitor enables you to have peace of mind knowing that your Will really does reflect your wishes.

If you decide to have your Will drawn up professionally it is useful to have done a little homework before visiting your solicitor:

- Make a brief list of everything you own (your assets)
- Write down your intentions as simply as you can: who you would like to receive what be they family, friends, your church or other charitable organisations or causes
- Write down the names and addresses of all the people and organisations to be included in your Will, together, if you know them with any relevant charity numbers.

Any money you leave to charity in your Will is given favourable tax treatment. In some instances this can have a beneficial effect on the overall amount of tax paid on your estate. Again your legal or financial advisor will be able to advise you on this issue.

### **To whom in the Scottish Episcopal Church can I leave a legacy?**

Your local Scottish Episcopal Congregation will greatly appreciate an unconditional legacy. You can also leave a legacy for a specific purpose, such as towards paying the clergy stipend or the fabric fund. If you wish to do this is it important to discuss it with your local church treasurer, priest or vestry representative.

You can also leave a legacy to your particular diocese so that they can offer direct support to the congregations, or to other ministries (hospital or university chaplaincies for example) where additional funds can make the greatest difference to the lives of others.

You can also leave a legacy to the Province through the General Synod Office for similar use and reasons.

There are also many Christian missionary agencies and other organisations, that your local church may support and you may wish to remember in your Will.

You are not limited in the amount of support you may choose to give, or in the types of gift/legacies you may wish to leave. For example someone who is unsure of the value of their estate could decide to leave cash (pecuniary legacy) as well as a share in their estate's residue (residuary legacy).

Scottish charities are regulated by Office of the Scottish Charity Regulator (OSCR). It is therefore important that the Scottish Charity Numbers, included on the OSCR Charity Register, for the charities you intend leaving a legacy to be shown in your Will. The appropriate charity number can be found from the OSCR website:

<http://www.oscr.org.uk/search-charity-register/>

## **Reducing your Inheritance Tax bill by giving to charity**

Any gifts you make to a 'qualifying' charity - during your lifetime or in your will - will be exempt from Inheritance Tax.

Guidance can be downloaded below from the HMRC on the reduced rate of Inheritance Tax to estates leaving a ten percent bequest to registered charities. This is to encourage people to leave part of their estate to charity so where at least 10% of a person's net estate is left to charity, the rate of tax charged is reduced to 36%.

<http://www.hmrc.gov.uk/inheritancetax/reducedrate.htm>

### **More information**

More information is available to individuals and vestries from the Diocesan offices on how to leave and promote the gifts of legacies to the Church.

The Church of England's legacy website is helpful if you're thinking of revising or making a will, wondering how a gift in your will might make a difference to your church, or just interested in finding out more about legacies.  
<http://www.churchlegacy.org.uk/>

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