

THEIR LEGACY WAS OUR FREEDOM

WHAT WILL YOUR LEGACY BE?



A guide to including
the Battle of Britain Memorial Trust
in your Will



STAY IN CONTROL – MAKE A WILL

Making a Will is vital for everyone, whatever their age. When someone dies without a Will, the law decides what happens to his or her estate. It clearly makes sense for each of us to choose what happens to the assets we have worked hard to generate during our lifetime, and the only safe way to do that is to make a Will.

Many people will leave their estate, or a large part of it, to their family, and it is certainly important to make sure your 'nearest and dearest' are well cared for. Others will want to include their favourite charity, and if that is the case it's important to make sure it's done properly and after taking the right advice.

The Battle of Britain Memorial Trust depends solely on the generosity of the public to support the work it does. The Trust receives no support from government or other public bodies and works hard to raise the £100,000 a year it takes to run the site.

Legacies are incredibly valuable in helping the Trust continue its important work and we hope that you will consider including us in your Will. This booklet is designed to give you some advice on how to go about it if that's what you would like to do.



**WING COMMANDER
TOM NEIL, DFC*, AFC**
249 Squadron, Hurricanes



**SQUADRON LEADER
TONY "PICK" PICKERING**
32 and 501 Squadron, Hurricanes

**SQUADRON LEADER
GEOFFREY WELLUM, DFC**
92 Squadron, Spitfires

**FLYING OFFICER
KEN WILKINSON**
616 & 19 Squadrons, Spitfires



WHY SUPPORT THE TRUST?

In 1940, fewer than 3,000 Allied aircrew took to the skies to defeat the Luftwaffe and prevent a Nazi invasion that would have changed this country forever. They were the men Churchill immortalised as the Few – and today they are fewer still.

The Battle of Britain Memorial Trust preserves the memory of the aircrew who took part in that historic defence of our island and is responsible for the National Memorial to the Few at Capel-le-Ferne in Kent.

The Memorial is not just a tribute to the past but a commitment to the future, founded in the Trust's determination to ensure that future generations understand the price of our freedom and the bravery and sacrifice that delivered it. Just under 3,000 men, including the four shown on these pages whose names are listed on page 2, gave their all so that we could live in peace.

The new Wing building, which includes the Geoffrey Page Centre and The Scramble Experience, has added another dimension to the Trust's work, providing modern educational facilities as well as a fascinating audio-visual introduction to the Battle of Britain.

We believe the Trust and its supporters do a vital job in caring for the Memorial and preserving the memory of the Few – but we need your help to keep doing it. A gift in your Will would be a great help to our work.



A SIMPLE PROCESS

It's not a difficult or, in most cases, costly process, but making a Will is vital. Without it, your loved ones could face months, or even years, of delay and dispute before receiving what you may well have assumed would go to them automatically.

Family and friends must come first, but at the Battle of Britain Memorial Trust we hope you will also consider making a gift to support the work we do.

The other thing to remember is that a gift to charity in your Will is free of inheritance tax. If what is left of your net estate is above the inheritance tax threshold – currently £325,000 – then the taxman will want a slice of what you leave behind. £325,000 may sound like a lot of money, but if you think how much the average home is worth these days, your family could easily end up with a hefty bill.

The inheritance tax rate is presently set at 40% on anything above the threshold of £325,000. That means that if you leave money and other valuables totaling £450,000, your estate will owe 40% of £125,000 – an eye-watering £50,000. Only spouses and charities can benefit from your Will without the taxman getting involved.

SAVE MONEY USING THE TRUST'S WILL-WRITING PARTNER

While making a Will is not difficult, there are things to bear in mind. Above all, it is important to make sure you get some advice from a professional, generally a solicitor.

While 'do-it-yourself' Will kits are available, there is no substitute for professional guidance, particularly if your affairs are complex.

If you don't have your own solicitor, your family or friends may be able to recommend one or you can ask the Law Society for a list. Alternatively visit this website:

www.lawsociety.org.uk/findasolicitor

The Trust has also negotiated a special arrangement with Martin Tolhurst, a respected firm of solicitors that is offering Trust supporters a heavily reduced Will-writing fee of just £99 + VAT in most circumstances. In complex cases, such as where clients are looking to set up a trust, a 20% discount will apply. Visit www.martintolhurst.co.uk (quoting Battle of Britain Memorial Trust) or get in touch with the Trust for more details.

The Trust is happy to recommend this service but clearly it is up to individuals to make sure they are happy with the solicitor they choose. The important thing is to make sure you ask for advice and take it.



MAKING A WILL

We really hope you will want to consider leaving a bequest to the Battle of Britain Memorial Trust in your Will, but we also want you to think carefully about it. Here's how to get started.

Value your estate

The first thing to do is find out how much you have to distribute after your death. This will also help you work out whether or not your loved ones are likely to have to pay inheritance tax on your estate.

Make a list of your assets, including your home, money in the bank, investments, personal belongings, furniture, jewellery and other valuables. Work out roughly what it is all worth and then deduct any debts or liabilities to come up with your net assets.

Decide who should benefit

It is only natural to provide for family and friends first. Once you have done that we hope you will consider leaving a legacy to the Battle of Britain Memorial Trust. We receive no public money and rely on the generosity of people like you to meet running costs of £100,000 a year. We are dedicated solely to preserving the memory of the Few and educating future generations about the heroism of the men who fought the Battle of Britain, and we will spend your gift wisely.

Check your inheritance tax liability

Once you have worked out the value of your estate, you should have an idea whether or not it exceeds the threshold for inheritance tax. Your solicitor or another professional such as an accountant can help with the calculation and give you tax planning advice.

Don't forget that including a gift to the Battle of Britain Memorial Trust could reduce your estate's liability to inheritance tax, as gifts to charity are exempt.

Decide what type of gift you would like to leave

You can either leave a specific amount of money, which is known as a pecuniary bequest, or a share of what's left over after all your wishes have been carried out, called a residuary bequest.

A pecuniary gift is a fixed amount of money. Since inflation will reduce its value over time, you may want to ask your solicitor about index-linking it, particularly if you make your Will when you are young and healthy. Remember that even small amounts are welcomed by most charities, including the Battle of Britain Memorial Trust.

A residuary gift is all, or part of your estate after taxes, debts and expenses have been met. It can be shared among family, friends and charity in whatever way you decide.

Here's some suggested wording:

I give the residue (or x % or insert a £sum) of my estate to The Battle of Britain Memorial Trust CIO, PO Box 337 West Malling, Kent ME6 9AA, for the general purposes of the Memorial. I further direct that the receipt of the Secretary of the Trust or duly authorised officer shall be a full and sufficient discharge for the legacy.

Choose your executors

Your executors are the people who will make sure your wishes are carried out after your death. Most people appoint two executors in case one is unable to act. They can be family members, someone who benefits from your Will or a solicitor or other professional adviser (who will charge a fee).

Choose your solicitor

If you do not already have a solicitor, your family and friends may be able to suggest one, or you can contact the Law Society. Alternatively, why not take advantage of the special low-cost arrangement the Battle of Britain Memorial Trust has made with Martin Tolhurst? (see page 5)

Keep your Will up to date

Once you have made your Will, you need to keep it up to date. If you move, re-marry or perhaps have a new grandchild, you may need to amend your Will. Your solicitor will be able to tell you if you can do that by adding what is called a codicil to your existing Will or will need to create a new one. It is not a difficult process but is vital if you want to stay in control of what happens after you pass away.

FREQUENTLY ASKED QUESTIONS

How do I update my Will to add a legacy to the Battle of Britain Memorial Trust?

Talk to your solicitor. It may be a simple matter of adding a codicil to your existing Will.

Can I leave a personal item?

The Battle of Britain Memorial Trust is not a museum and has limited storage and display space, so generally we are not looking for personal items. If you have something of special significance related to the Battle of Britain, though, such as medals earned by a relative, we may be interested in displaying them. Please talk to us about your plans.

Can I decide how my legacy should be spent?

In general we like gifts to be non-specific as that allows us to spend our funds where the need is greatest. If you feel strongly that you would like your donation to be used, for instance, to support our educational initiatives, we will do our best to respect your wishes. Please talk to us about what you would like your support to achieve.

Do I need to tell the Trust?

No, but it is always useful to know if we are included in a Will. Many people like to leave gifts quietly and without any fuss, and that's fine, but if you are happy to tell us of your plans then we would be very happy to meet and thank you in person.

Is there a minimum amount I should leave?

No. Like most charities, we are grateful for support of any kind.

Will my gift be recognised publicly?


The Trust will always acknowledge gifts, however small, but will generally not recognise them publicly unless they are significant. If you are planning to leave a substantial sum and would like to support a particular project to which your name could be attached, please get in touch with us.

Can I make the Trust an executor?

If the Trust is a beneficiary of your estate and the sum involved is significant, you can list the Trust as an executor, but please contact the secretary in advance. Being an executor can involve a considerable amount of work and our officers are unpaid volunteers, so the Trust needs to know it will benefit from taking on that responsibility.

Can I talk to someone about leaving a legacy to the Battle of Britain Memorial Trust?

Yes, of course. Please contact the Trust and we will be delighted to meet you and discuss how you might be able to help us in the longer term. We can even put you in touch with a low-cost Will-writing service (see page 5).



An important part of the Trust's mission is to inspire and educate young people.

WHY THE TRUST NEEDS YOUR HELP

The Battle of Britain Memorial site spends an estimated £100,000 looking after the site at Capel-le-Ferne every year.

As well as preserving the site and looking after the National Memorial to the Few and the Christopher Foxley-Norris Memorial Wall, the Trust is continually seeking to improve the site, the information and the experience.

The Wing building, complete with The Scramble Experience and the education-focused Geoffrey Page Centre, is the latest addition to a site that is already well known as a place of quiet reflection.

The Geoffrey Page Centre reinforces the Trust's commitment to helping future generations understand the heroism and sacrifice of the aircrew who took part in the Battle of Britain in 1940. The dedicated classroom area is available for use by schools, and the Trust has worksheets available to support learning.

The Scramble Experience uses the latest audio-visual and computer technology to tell the story of the Battle and has proved a hit with visitors old and young, while the first floor café and improved retail area are other recent improvements.

The Trust is a charity that receives no public funding, which makes support from visitors a vital part of its

income. Legacies are equally important and allow the Trust to continue to maintain the existing site and plan for the future.

The Battle of Britain was arguably the most important conflict fought by this country in the whole of the past century. It forced Hitler to cancel his invasion plans and preserved this country as the springboard for the eventual re-taking of mainland Europe.

The men who fought it deserve their place in history and that's the ultimate goal of the Battle of Britain Memorial Trust. Their legacy was freedom – we hope part of your legacy will help preserve their memory

Please contact the secretary by email, telephone or post if you would like to consider leaving a legacy to the Trust or need further information.

The Secretary, The Battle of Britain Memorial Trust CIO,
PO Box 337 West Malling, Kent ME6 9AA.

Telephone 01732 870809

Email Battleofbritain@btinternet.com

The pilots shown here, the late Wing Cdr Bob Foster and the late Flt Lt William Walker, were staunch supporters of the Trust's efforts and actively helped with fundraising for The Wing.



Please note all figures in this booklet – including those relating to Inheritance Tax and the cost of running the site – were correct as at March 2017.



National Memorial to the Few,
Capel-le-Ferne, Kent

01303 249292

manager@battleofbritainmemorial.org

www.battleofbritainmemorial.org

To find out more about our Will-writing partners, see

www.martintolhurst.co.uk

Find us on Facebook – search for

Remembering the Few



Registered Charity 1169005