

**Army
Benevolent
Fund**



“ We left a gift in our
Wills to the ABF...

Will you? ”

Your guide to gifts in Wills



Why gifts in Wills are *so important.*

Over 1/3 of our income comes from gifts in Wills.

Gifts in Wills make a huge difference to the Army Benevolent Fund. Through your gift, you could help fund education or training for a former soldier starting a new life after service. Your gift could provide the mobility aids and home modifications that support a veteran who has suffered life-changing injuries. And, of course, gifts in Wills help our elderly veterans to have the care they need in old age.

Why Wills are so important

A Will is a legal document for you to decide what happens to your money, property and possessions after your death.

In deciding to leave a gift in your Will you have an opportunity to make a lasting gift to support the causes you hold dear.

Since 1944, our founding purpose has remained the same: to ensure that every soldier, past, present, and future, can avoid hardship and live with independence and dignity.

Our values.

Respect We respect and recognise every individual and their needs; and we are inclusive in our approach to our work.

Integrity We have high standards in our ethical conduct, we hold one another accountable and act fairly, honestly and without fear of favour.

Compassion We treat people with care and kindness, respecting their dignity.

A gift in your Will means our beneficiaries will always have the lifelong support they may need following a lifetime of service.



Adrian's Story

Adrian served for six months in the Falklands in 1989, before undertaking two tours of Northern Ireland. Sometime after leaving the Army, Adrian experienced the symptoms of Muscular Dystrophy – a progressive muscle-weakening disease.

In 2019, Adrian and his wife Lucy applied to our charity for help purchasing a specialist standing wheelchair so that they could spend more time outdoors. The chair has transformed Adrian's quality of life – enabling him to support and move his body for the first time in years.

What *your gift* could do.

We are the Army's national charity. Since 1944 we have been here to support soldiers, former soldiers, and their families in times of hardship and need.

By leaving a gift in your Will, you will be giving us the power to be here for the Army family whenever they need us.



Whether big or small, a fixed sum of money or a percentage of your estate, all gifts left to us help make a valuable difference to our work.

Matt's Story

Matt served in the Princess of Wales's Royal Regiment (PWRR) for 17 years but had to leave the Army because of complications arising from an ankle injury sustained in Afghanistan, which eventually led to the deterioration and loss of a lower leg below the knee. Our charity funded a new electrical adjustable bed to improve his quality of life.

He says: ***"The bed has been amazing. ...I think it has been one of the biggest things that got me through this period 100%."***



Key stats from our last financial year*

WE REACHED

70,000

MEMBERS OF THE
ARMY FAMILY

OUR YOUNGEST

BENEFICIARY WAS

3 MONTHS OLD

OUR ELDEST WAS

103 YEARS OLD

WE FUNDED

74

OTHER CHARITIES
& ORGANISATIONS

WE HELPED

PEOPLE IN

45

COUNTRIES



We are here to support the Army family through all of life's challenges, including bereavement, injury, getting back to work, elderly care, and much more.

*FY 2022-2023.



Care and stewardship of funds.

We take pride in the quality of our governance and work diligently and professionally to steward the funds placed in our care.

Both our Trustee and Senior management boards include senior serving and retired Army officers and soldiers with decades of experience, and a deep understanding of the welfare needs of serving and former soldiers.

Learn more about our Board and Trustees.

www.armybenevolentfund.org/governance

We receive no government funding and rely solely on the generosity of our supporters.



Steve's story

Steve was 19 years old when he was badly wounded in a bomb explosion in Belfast whilst serving with The Royal Anglian Regiment. Despite having two prosthetic limbs, he became an accomplished sportsman with a talent for archery. Our charity helped fund a new ramp in Steve's bungalow to improve his independent mobility.

Steve says: ***“Life is still tough, there are days when my PTSD kicks in and I don't feel great. However, there are many worse off than me. Many lads never make it home, we should never forget that. I am lucky to be alive and I have a lot of good things in my life.”***

Peace of mind and a lasting legacy.

Family comes first and having a Will in place provides invaluable peace of mind for you and your family.

Beyond this, by leaving a gift to the Army Benevolent Fund in their Wills, many of our supporters feel an enormous sense of pride in knowing they will also be leaving a lasting legacy to help safeguard the future of those who have served their country.

There are also tax benefits in leaving a gift in your Will to the Army Benevolent Fund. This cannot only ease the financial burden on your family, but also maximise the impact of your gift.

An example, for a UK gross estate worth £500,000.

| | Tax liability | With 10% charitable request |
|-----------------------------------|---------------|-----------------------------|
| Gross estate | £500,000 | £500,000 |
| Less nil rate band | (£325,000) | (£325,000) |
| Net estate | £175,000 | £175,000 |
| Charitable donation | NIL | £17,500 |
| Taxability estate | £175,000 @40% | £157,500 @36% |
| Inheritance tax | £70,000 | £56,700 |
| Estate available for distribution | £430,000 | £425,800 |

Did you know?

A legacy gift of 10% of your estate is not only exempt, but it also reduces the tax liability on your whole estate from 40% to 36%

Your family first – The Army family second.

When writing your Will, family and friends always come first. But more and more people are choosing to remember the Army Benevolent Fund. This can serve as a lasting and meaningful legacy to help those who have served their country but now find themselves in times of hardship or need.

Our pledge to you

- 1 Your Will is personal and confidential to you. Your privacy is always respected.
 - 2 Your loved ones are the priority and always come first.
 - 3 We will value and care for any gifts, making sure it is used to help those in most need.
 - 4 You are free to change your wishes at any time.
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Letting us know you have pledged a gift gives us the chance to thank you and offers you the opportunity to stay in contact according to your preferences. It also allows us to look ahead and plan to respond to the future welfare needs of soldiers and their families.

It's easy to include the Army Benevolent Fund in your Will.

It is essential to consult a qualified solicitor* or professional Will-writer when planning a new Will or updating an existing one. **We can offer free Will services for anyone over the age of 18 who want to write or update a simple Will.**

Our free Will-writing services will guide you through your options and help you decide how you wish to remember our brave soldiers. Alternatively, you can speak to your own solicitor. Your solicitor will need our registered address and charity number which are:

Army Benevolent Fund,
Mountbarrow House,
12 Elizabeth Street,
London SW1W 9RB

Registered Charity numbers
England and Wales 1146420
Scotland SC039189

**For advice contact the Law Society of England and Wales, or the Law Society of Scotland.*

3 easy and free ways to get started

To make the process as easy as possible, there are three options.



By appointment with a local solicitor As a member of the National Free Wills network, we can provide you with a voucher for writing a new Will or updating an existing one. Once registered, the National Free Wills Network co-ordinator will write to you or email you with details of solicitors in your area who are part of the scheme.



By telephone (England & Wales only). Call our partner Farewill on 020 8176 6715. Mention the Army Benevolent Fund to qualify for the free Will writing service.



Online Visit [fairwill.com](https://www.fairwill.com). Their simple online process will guide you through the process in a clear and step by step manner.



To register please scan here.

When using these services there is no obligation to leave a gift to the Army Benevolent Fund. It is our way of thanking you for the support you've already given. Of course, if you do decide to help the Army Benevolent Fund in this way, then we would be extremely grateful.

Types of gifts

There are three types of gifts you can leave to the Army Benevolent Fund in your Will.

①

A percentage of your estate after your loved ones have been cared for.

②

A cash gift.

③

A specific gift -this could be an item that would be sold such as a piece of art, or jewellery.

Whatever type of gift you leave, we recommend speaking to a solicitor or to our free Will-writing services to have the peace of mind a professionally-written Will can bring.

We are here to help.

For more information, please contact our Gifts in Wills Manager, Emma Hamilton:

Call on: 0207 7901 8912

Or email: ehamilton@armybenevolentfund.org



Emma Hamilton
Our Gifts in
Wills Manager

Thank you

Your legacy will help us keep our promise – to ensure that soldiers, former soldiers, and their families can avoid hardship and live with independence and dignity.

For Soldiers. For Life.



armybenevolentfund.org/giftsinwills

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Army Benevolent Fund is a registered charity in England and Wales (1146420) and Scotland (SC039189) and registered as a company limited by guarantee in England and Wales (07974609).