

Leaving a gift in your Will

Ensuring a strong voice for vulnerable people for years to come.

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A guide to Will writing and gifts in Wills



CEO Dr Gordon Macdonald pictured with disability rights champion Baroness Tanni Grey-Thompson and Julie Edge, Member of the House of Keys, at the Isle of Man Parliament.

‘Thank you’ for downloading our Will guide

This guide explains the process involved in writing a Will and things you should consider, but does not constitute legal advice.

Should you wish to draw up or change your Will, we advise that you contact a solicitor to ensure that it is done properly and there is no ambiguity about your wishes.

Tax data correct as of March 2026.

What is a Will?

A Will is a legally binding document that sets out what happens in the event of your death.

It includes things like how your estate should be divided, who should look after your children or pets, and what type of funeral you would like.

If you die without a Will, then you will be what is known as 'intestate', and the law decides who inherits your estate, which may not be what you want to happen.

Your estate

The term 'estate' simply means everything you own, such as your money, house and personal belongings.

Anything you owe - such as outstanding loans or household bills - is taken away from the value of your estate.

Leaving a legacy to good causes

Your Will is also where you can detail any legacy gifts you'd like to give to causes you care about. Having an up-to-date, professionally written Will is the best way to ensure your wishes are followed.



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Types of Legacy gifts...

Residuary

This is a **percentage of what is left of your estate** after any debts, taxes, costs (e.g. funeral or Will administration) or other types of legacies (see below) have been subtracted.

For instance:

- Starting with an estate valued at £250,000.
- Deduct debts and expenses of £13,000 = £237,000 net estate.
- Pay fixed legacies of £10,000 and £15,000 = £25,000
- The “residue” is £237,000 minus £25,000 = £212,000.

Pecuniary

This is a fixed amount of **money**, e.g. £10,000.

Specific

These are belongings, such as a **house, a car, stocks and shares**, or **jewellery**.

Inheritance Tax

Currently, the first £325,000 of your estate is not taxed. (This is known as the nil-rate band threshold).

Anything above this is subject to a tax known as Inheritance Tax (IHT).

IHT threshold allowances can be combined and DOUBLED when the first spouse or civil partner dies and leaves all or part of their estate to the survivor.

This means the surviving partner's estate can potentially have a total tax-free allowance of up to £650,000 (£325,000 x 2).

The standard Inheritance Tax rate is 40% (but can be reduced to 36% if at least 10% of your estate is left to a registered charity*). For instance:

If your estate is worth £500,000 and the IHT threshold is £325,000, the Inheritance Tax charged will be 40% of £175,000 (£500,000 minus £325,000) = £70,000.

7-Year Rule Tapering

However, be aware that monetary gifts made to friends or family in the 7 years prior to your death could be liable to Inheritance Tax.

This is known as the 7-year rule. The rate of tax you may be liable for varies depending on *when* the gifts were made. For instance:

0 to 3 years before your death	40%
3 to 4 years	32%
4 to 5 years	24%
5 to 6 years	16%
6 to 7 years	8%
7 or more	0%

***PLEASE NOTE: Care Not Killing is NOT a registered charity. This allows it to focus on promoting protective laws for the vulnerable without having constraints placed on its campaigning work, as UK charities do. However, should your estate exceed your inheritance tax allowance at the time of your death, tax would be payable. Ask your solicitor about any tax liabilities you may incur and whether there are ways to minimise them.**

7-Year Rule exemptions

- **Annual exemption:** You can give away a total of £3,000 each tax year without it being added to your estate. You can carry any unused annual exemption forward to the next tax year (but only for that year)
- **Small gift allowance:** You can make unlimited gifts of up to £250 per person each year, as long as you haven't used another exemption (like the annual exemption) on the same person
- **Wedding/civil partnership gifts:** You can gift up to £5,000 to a child, £2,500 to a grandchild or great-grandchild, or £1,000 to any other person for their wedding.

For details go to: <https://www.gov.uk/inheritance-tax/gifts>

Passing on your home

- There is an extra tax-free allowance for people who own a home. This is called the residence nil-rate band (RNRB) for Inheritance Tax (currently £175,000)
- The RNRB is reduced, or tapered away, for estates with a net value of more than £2 million
- To get the extra allowance, your property must have been your main home, and you must leave it to your children, grandchildren, or great-grandchildren in your Will. (This includes adopted or foster children and step-children)
- This can mean that less Inheritance Tax is payable, increasing the amounts passing to your beneficiaries.



It's cheaper to kill than to care.

One sponsor of the Leadbeater Bill stated that financial considerations may apply as "there's only so much money that can go around"

Steps For Writing Your Will

1. Decide who you will be providing for

This could be family members, friends, or causes you support and what you wish to leave them in your Will.

2. Appoint an executor

The role of executor is to carry out the instructions laid down in your Will.

You will need to choose someone that you trust to be your executor. They can be solicitors, friends or family.

3. Calculate what you 'own' and what you 'owe'

The difference between your assets and liabilities (debts/costs) tells you how much there is to divide among your family, friends and causes you support.

See Checklist BELOW

4. Write everything down for your solicitor

Keep the information recorded in your Will guide to show your solicitor/Will writer.

See Assets and Liabilities page BELOW

5. Contact a solicitor or a qualified Will writer

A solicitor may be the better option if you:

- own a property with someone who is not your husband, wife or civil partner
- have young children
- have children with a former partner
- have children and you are not leaving your estate to them
- want to leave money to someone who cannot care for themselves
- own a property overseas
- own a business

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Checklist

Make a list of all the family and friends you want to remember and consider the types of gifts – financial or sentimental – you might want to leave them.

Once you've provided for any loved ones, please consider supporting CNK's work under 'Good Causes':

- Whether you give a percentage of what's left of your estate (residual gift), a specific sum of money or an item of property, legacy gifts are vital if CNK is to remain a strong force opposing life-threatening legislation in Britain.

Family

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Executors

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Good Causes

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Friends

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Care of dependent relative(s)

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Care of pets

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Funeral instructions

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Assets (Everything I Own)

Liabilities (Everything I Owe)

House value

£.....

Car

£.....

Jewellery

£.....

Furniture/antiques/collectables

£.....

Bank accounts – current balance

£.....

Building society – current balance

£.....

ISAs/saving certificates

/premium bonds

£.....

Stocks and shares

£.....

Life insurance policies

£.....

Other possessions

£.....

Financial digital assets (e.g.

Bitcoin, PayPal.)

£.....

Money owed to me

£.....

Total Assets

£.....

Mortgage – outstanding balance

£.....

Overdrafts

£.....

Credit card debts

£.....

Bank loans

£.....

Other debts

£.....

Total Liabilities

£.....

Total Assets minus Total Liabilities = £ Net Estate Value

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Should you decide to leave a gift to CNK in your Will: *Thank You*

PLEASE DOWNLOAD AND RETURN THIS *PLEDGE FORM* TO LET US KNOW.

Legacy Pledge Form

Note: this Form is not legally binding. It is simply a statement of your present intentions. You are free to change your Will at any time.

If you decide to leave a legacy to CNK, please let us know. It helps enormously with our planning.

Name _____
Address _____
Town _____
Postcode _____

Please select one of the following options:
 I have included CNK in my Will
Thank you for supporting Care Not Killing
 I intend to remember CNK in my Will


Type of legacy:
• A fixed amount of £ _____
• The residue of my estate
• A percentage of the residue of my estate _____ %
Other type of legacy
Please give details: _____

Anything else you want to tell us:

Signature: _____

CNK Alliance is registered in England and Wales as a Limited Liability Company (number 06360578)

Please show this form to your solicitor/ Will writer and then return it to: **CNK Alliance Ltd, 6 Marshalsea Road, London. SE1 1HL.** Alternatively, scan or take a photo of it on your smartphone and email to: info@carenotkilling.org.uk.



Knowing your intention helps us to plan and invest in our campaigns more effectively without any obligation on your part. This pledge form is NOT legally binding, and you are free to change your mind at any time without notifying us. *Thank you.*