

Helping the next generation share the Bible

A guide to making your Will from **SGM Lifewords**



Leaving a legacy to SGM Lifewords will ensure that future generations can freely share the Bible's life words

REAL PEOPLE. REAL PLACES. REAL LIFE

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The Christian importance of making a Will

“Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.”

2 Corinthians 9:10, NIV

It may be uncomfortable to think about our own death, but as Christians we should leave our affairs in good order, making proper provision for future generations. And, when that is done, we may consider leaving something to those causes and ministries that are close to our heart.

Making a gift in a Will can really help change lives. For **SGM Lifewords**, legacy income makes it possible for us to continue creating Bible resources and programmes, and making them freely available so that the “harvest of righteousness” can increase. We can continue to support people who are rich in opportunity to share the gospel – but cash poor. People like Daniel, a young evangelist in Kenya, (pictured opposite).

Did you know that...

Three quarters of Britons give regularly to charity in their lifetimes, yet just two in every five people make a Will and only 7% of Will contain a gift to charity

(Source: Remember a Charity, Sept 2012)



Daniel (left) and fellow evangelist Ambassador share the Bible's life words with other young people in Kenya

Why you should make a Will



Although you may have made your intentions known to those around you, leaving a properly drafted Will ensures that your wishes can be carried out promptly and exactly as you would want.

Those people you love, including those outside your immediate family, will be cared for and you can choose to support organisations you supported in your lifetime.

If you were to die without a Will, it is not always straightforward to settle your affairs – what you leave behind will be disposed of according to intestacy laws irrespective of your wishes, and your family might be left in financial uncertainty for some time.

Having a Will can put your mind at ease, knowing that your final wishes will be respected and granted.

“ This gift is to **SGM Lifewords** from my deceased mother. She and other members of the family have supported this work over many years and, as well as giving financial support, have prayed for the Lord’s blessing to be upon this work and all it represents in these days of national decline in appreciation of divine things

Mr Taylor, UK



Sharing the Bible with non-literate communities in Indonesia using *The Visible Story*

How your Will can help make a lasting difference

This guide should help in drawing up a Will and in thinking about any final gifts you would like to make. We hope that you'll prayerfully consider leaving a legacy to **SGM Lifewords'** ministry.

We are immensely grateful when people decide to leave a gift in their Will — on average over a third of our annual income comes from legacies. These gifts make sure that the Bible's life words can continue to be shared with the next generation in a one-to-one way.



Daniel, a former street child and now an evangelist in Nairobi, says: "God has given me a passion to reach young people — it's time to raise a new generation that will not just know God, but will live Godly lives. I present motivational talks in school using **SGM Lifewords** resources such as *Beautiful Life* and *Little Book of Character*. These booklets lay a firm foundation for a Christ-like life. I've had many responses from teachers and pupils saying 'thank you for the booklets', 'you have given us a new school; students' marks have gone up, discipline has improved.'"

Any legacy you might consider will be used by **SGM Lifewords** to ensure that future generations know the Bible's life words and appreciate them as you do.

Practical steps to leaving a legacy

Once you have decided to make a Will, it's a good idea to think about what you want included in it, before you consult a solicitor or put pen to paper. This should help reduce the costs involved.

Things you might consider include:

- How much money and what property and possessions you have
- Who you want to benefit from your Will – both people and organisations
- Who should look after any children under 18 years of age
- Who is going to sort out your estate and carry out your wishes after your death – that is, who will be your executor
- The full name and address of any charity to which you wish to leave a gift

It may be helpful to make a list of what you own, including any house or flat, car, jewellery, insurance policies, savings and so on with rough values, as well as a list of liabilities, such as a mortgage, loans or credit cards, and a corresponding list of those gifts you would like to make.

There are several different types of gift you can make:

A pecuniary legacy - The most common gift is to leave a fixed sum of money (e.g. £1,000). Its real value will decrease over time due to inflation, so it's important to review your Will regularly.

A residuary legacy - This is where you give a percentage (e.g. 10%) of what is left of your estate after other gifts. This type of gift is popular as you can take care of your loved ones first and still give a proportion of the value of your residuary estate. Its relative value won't be affected by inflation.

A specific legacy - This is a gift of a particular item of property owned by you, for example a piece of jewellery or a property.

A reversionary legacy - You can leave a gift for someone to benefit from during their lifetime, for example the use of a property. When that beneficiary dies, this gift could pass to someone else or a charity.

A contingent legacy - this is where you leave a gift to someone, say an aunt, but if that person dies before you, then you may prefer the money to revert to another beneficiary.



You can make these gifts through your Will. You will need to appoint one or more trustworthy people as executors to administer your affairs after your death. You can ask a solicitor to act as an executor and to be paid for doing so out of the proceeds of the estate.

You will need to sign your Will in front of two witnesses who must be aged over 18 and they, or their spouses, must not be named in the Will. They will then need to sign it in front of you and each other.

SGM Lifewords highly recommends that you use a solicitor to draw up your Will or at least that you have a solicitor check a Will that you have drawn up, to ensure that it is valid and that your wishes are clearly expressed so that they can be carried out. Your solicitor will be able to organise witnesses and will keep the original copy of your Will safe.

The cost of writing a Will can vary between solicitors and will depend on factors such as how complicated your affairs may be and the experience of the solicitor. As well as solicitors, voluntary organisations such as Citizens Advice Bureau can also help with your Will.

Choosing a solicitor

If you need to find a solicitor to write a Will, you can contact your Law Society for details of a firm near you:

For solicitors in [England](#) and [Wales](#), visit the website www.lawsociety.org.uk or call **020 7320 5650**.

For solicitors in [Scotland](#), visit the website www.lawscot.org.uk or call **0131 226 7411**.

For solicitors in [Northern Ireland](#), visit www.lawsoc-ni.org or call **028 9023 1614**.

If you wish to appoint a Christian to look after your affairs, you can find a Christian law firm in your area by contacting Simon Hale, The Association of Christian Law Firms, c/o Ellis-Fermor and Negus (Solicitors), 2 Devonshire Avenue, Beeston, Nottingham, NG9 1BS. Tel: **0115 922 1591**. email: s.hale@ellis-fermor.co.uk or visit www.aclf.org.uk

In November each year many solicitors participate in Will Aid, where they will write your Will in return for a donation for charity.

For details of a solicitor in your area contact Will Aid at www.willaid.org.uk or call the hotline number **0300 0300 013**.

A harvest of joy

Those who go out weeping, bearing the seed for sowing,
shall come home with shouts of joy, carrying their sheaves.

Psalm 126:6 NRSV



Children in Indonesia can share in the life words of the Bible thanks to gifts left in Wills in the UK

Inheritance tax

If you leave a gift to charity, this is generally deducted from the value of your estate before any Inheritance Tax liability is calculated. From 6 April 2012, anyone leaving 10% or more of their estate to a charity in their Will may have the part of their estate subject to Inheritance Tax taxed at 36%, rather than 40%.

So if you leave a charitable gift, both your family and your charities can benefit. However, the rules on Inheritance Tax are complex and change from time to time. For up-to-date advice, please consult your solicitor.

How to update or change your Will

As your circumstances change, it is important to update your Will. You can make minor changes in your Will by using a Codicil which is witnessed and signed in the same way as a Will.

SGM Lifewords can supply some suggested examples for you to discuss with your solicitor. Remember your codicil must be compatible with your Will so your solicitor will need to see both.



Pavement Project counsellors minister to a child sleeping on the street in Colombia



Street evangelist Zdzislaw uses our Bible booklets in his ministry

Checklist

Here's a reminder of the most important points you need to consider:

1. Prayerfully consider your plans
2. Draw up lists of what you have to leave and the details of who you would like to leave it to
3. Ask a solicitor to help you draw up a Will
4. Check and sign your Will, and get two people to witness your signature
5. Keep your Will somewhere safe or ask your solicitor to keep it
6. Review your Will occasionally as your circumstances change

Thank you for considering leaving a legacy and for supporting the work of **SGM Lifewords**. If we can help in any other way please do not hesitate to ask, give us a call or write and we'll be pleased to assist.

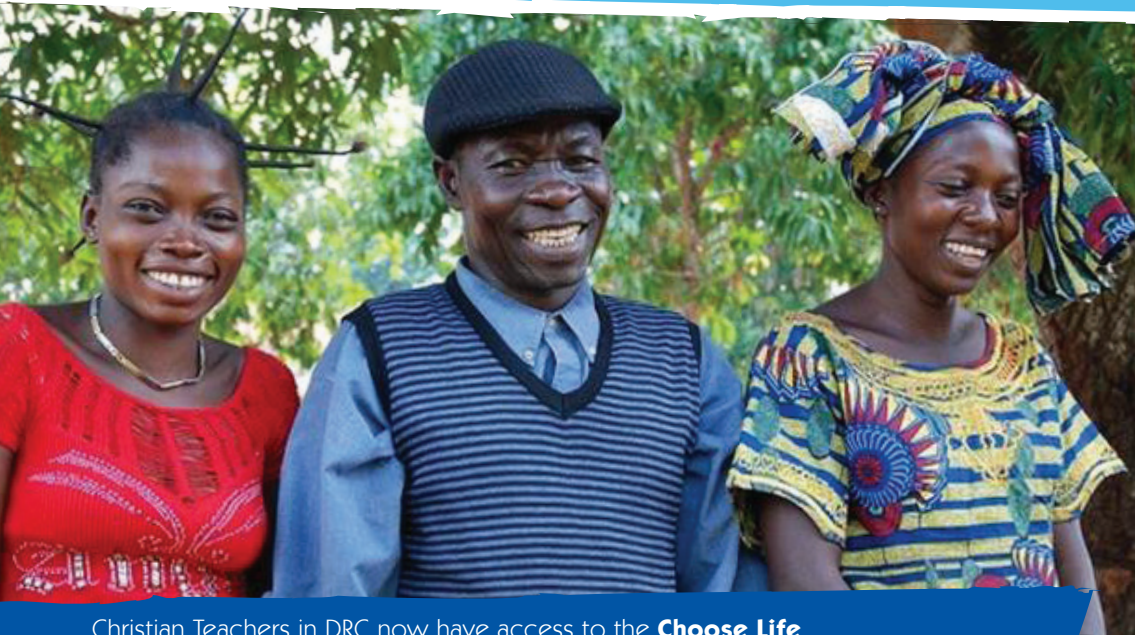
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SGM Lifeworlds: Freely sharing the Bible's life words since 1888

Everything we do is about freely sharing the Bible's life words so that lives are changed, hope restored and situations transformed. Since 1888, our Bible literature and resources have been equipping Christians to do this in a one-to-one way all over the world, allowing the Scriptures to speak directly into people's everyday life and experience.



Christian Teachers in DRC now have access to the **Choose Life** curriculum to help their teaching

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