

Viva!

Making a Will

Viva!'s Step by Step Guide to Will Making



From Viva!'s Founder and Director, Juliet Gellatley

“At our launch in 1994 we said we would change the face of Britain. We said we would save farmed animals from suffering by exposing the appalling conditions in which most have to live. We said we would prove there is no such thing as humane slaughter. We knew the only way to do this was to persuade people to stop eating animals.

“To achieve this goal we sent our brave, undercover teams into the filth of factory farms and the squalor of slaughterhouses to covertly film the reality and with that footage we have launched one nationwide campaign after another. TV, radio and every national newspaper has run a major campaign story from us at one time or another, often many stories.

“Has it had any effect? It has had an enormous impact! The number of UK vegetarians and vegans has shot up to 12 million, according to market researchers, Mintel. The word vegan has become entirely normalised and over the past few years, meat and dairy consumption has fallen substantially and is now on a downward course. No one now argues with our claim that livestock production is at the heart of the collapsing global environment and our health claims are backed by an avalanche of science and are being repeated by health advisory bodies across the globe.

“We have achieved this not solely with our undercover exposés. We have backed them up with help and advice, with roadshows and festivals all across Britain attracting tens of thousands of people; by researching and publishing a wide range of guides, leaflets, reports and research; by blogging and vlogging; by giving talks across the UK; and by running campaign after campaign. We have done what the government, the health service and institutionalised welfare and health bodies should have done – tell people the truth about meat and dairy. And we’re succeeding.



“People everywhere know they are often being fed half-truths and are desperate for information. We are supplying it and the result is that fewer and fewer animals are being subjected to the abject cruelty of filthy, overcrowded factory farms and the terror of slaughter. We ARE changing the face of Britain just as we intended and for a comparatively small organisation this is an extraordinary feat.

“Without resources, however, we could have done none of this and they have come entirely from our supporters as we have no commercial, industrial or governmental support (apart from Gift Aid on tax-payers’ donations). Many of our supporters have little money to spare while they’re alive so know how vital a legacy can be to keep Viva! campaigning.

“It is often the case that where our compassion and commitment has led, science has followed. Whether you look to the skies, scan the horizon or view the oceans, there is now no question that the greatest threat to the globe on almost every front is farmed livestock. Our fight to save animals has also become a fight to save the planet. We are shouting this from the rooftops and at last people are listening.

“By remembering Viva! in your Will, you will help to keep us shouting long after you’ve gone, helping us to save animals from suffering and promoting a kinder, saner, healthier world. You will remain a part of our campaigns and successes.”

Yours for the animals

A handwritten signature in blue ink that reads "Juliet Gellatley". The signature is stylized and fluid.

Juliet Gellatley
juliet@viva.org.uk
Founder and Director
Viva!



More About Viva!

Thank you for requesting information on leaving a legacy to Viva!. Viva! is an entirely independent charity and receives no funding from government or industry. Since we were formed in 1994, all our work has been paid for by the donations and legacies of our supporters. About one billion farmed animals are slaughtered every year in Britain and over 80 per cent of them live their short lives in the obscenity of factory farms. Our mission has always been to save these and other animals from suffering by persuading people to change their diet.

Viva! investigates cruelty first hand by filming on industrial farms and abattoirs. We have exposed many of the biggest names farming pigs, turkeys, ducks, chickens, dairy cows and often supplying major supermarkets. We've also shone the spotlight on kangaroo slaughter, ostrich farming and the live export of horses.

All of this is extremely difficult. But it has enabled us to shift the UK from a largely meat-eating

nation to one where over half the population rejects meat more often than not; and where vegetarian and vegan food sales have skyrocketed as people change for life.

We are heavily indebted to the many Viva! supporters who have already included us in their Wills, as a legacy to Viva! ensures we will be able to continue our vital work for animals. It also retains your involvement with us long after you've gone.

Leaving a legacy or bequest is easy but we do recommend that you see a solicitor, who will do the work for you and ensure that it is legally sound. In the event of a dispute over your Will, this could be vital. At the time of writing, a single Will drawn up by a solicitor can cost between £150 and £300, depending on where in the country you live. Joint (mirror) Wills for couples can cost between £200 and £400. If your affairs are complex it will cost more. Please see 'Making Your Will' on page 12.

Viva! is a charity and therefore anything you leave us will not be subject to inheritance tax and we will receive the full amount.



Why Make a Will?

Leaving a Will means that your wishes will be carried out after your death and your Estate will be distributed as you wish. If you do not make a Will, the law will decide where your money goes, which may not be as you wanted. A Will is a legal document and failing to leave one can mean a lengthy and possibly expensive process for your relatives. Merely writing down your wishes may not be legally enforceable and therefore ignored.

Even if you are married or in a civil partnership, without a Will your spouse may be entitled to all your assets only if you have no other living relatives. It could mean having to sell the family house to give them their share. Unmarried couples fare even worse – if there is no Will, the surviving partner may not be entitled to anything, even the house they have been living in.

If you have no relatives or partner, the Government will keep everything if you die 'intestate' (not having made a Will).

None of this need happen if a Will is drawn up. You decide who gets what from your Estate, leaving no room for doubt or the possibility of costly legal fees in the case of arguments and disputes.

Wills are also the best way to ensure that friends and groups such as Viva! are remembered and receive the gifts you intended.

What a Will Covers

Your Will details how your entire Estate is to be distributed and you can include instructions about such things as your funeral arrangements and the care of companion animals.

Is it Time to Change or Amend Your Will?

If you have children, enter a civil partnership, get married, remarried, divorced or separated it is important to review your Will and make amendments as necessary.

It is important to remember to include your children (if you wish) in any Will.

Simple amends can be made by adding what's called a Codicil (see page 6) which, like your main Will, must be witnessed by two people. Keep any Codicils with your Will.

If you intend to make major changes, it may be best to have a new Will written.



Adding Viva! to Your Existing Will (Codicil)

If you already have a Will, you can choose to support Viva!'s work by adding a Codicil to it. Viva! can send you a Codicil form and help you with the wording (or see our web site www.viva.org.uk/legacy). All you then need to do is send it to your solicitor. Call Tony Wardle, Associate Director, on 0117 944 1000 for information. Alternatively, ask your solicitor for help, although amending a Will in this way is surprisingly easy and inexpensive.

Your Estate

Your Estate is everything you own or part-own, including assets such as property, cash, shares or income from a trust.

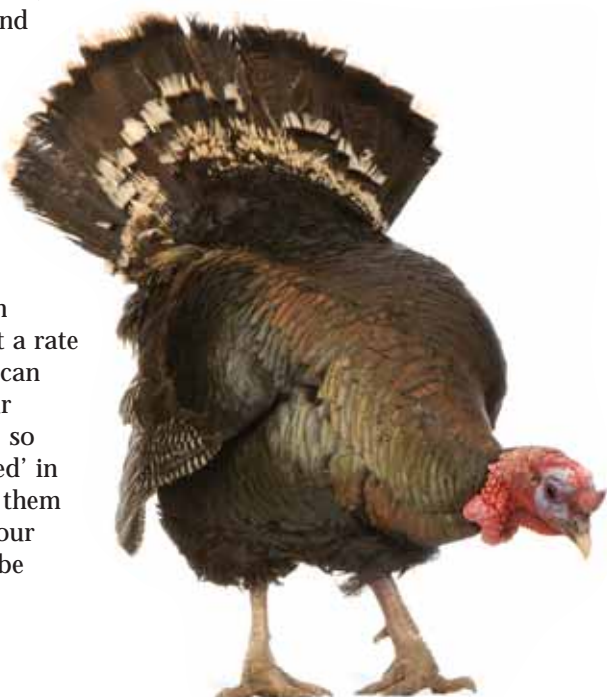
It is really useful to draw up a list of your assets before going to a solicitor and the names and addresses of those you want to inherit, along with the amounts or objects. You don't need to list everything you own, just the main items, anything of special value or items you wish to leave to a named individual. Remember to include your house, car and other vehicles, furniture, art or collections such as stamps and coins or other items of value.

List your bank accounts and any investments you have – include all your bank and building society accounts, premium bonds, stocks and shares, insurance policies, pension benefits and any money owed to you.

You will also need to list what you owe – your liabilities. These include mortgages and outstanding loans, credit cards, household bills and overdrafts. These liabilities will be the first things paid from your Estate.

Inheritance Tax

If your total Estate is worth more than £325,000 (nil rate), Inheritance Tax will be payable to the Government on everything above this figure at a rate of 40 per cent. However, you can give anything you own to your husband, wife or civil partner, so long as you both are 'domiciled' in the UK. Anything you give to them won't be counted as part of your estate when you die (but will be part of theirs when they die).



In the 2015 Summer Budget, Chancellor George Osborne announced a new tax allowance for peoples' main residences – not holiday homes or investment properties. In addition to the current tax-free nil rate of £325,000, an additional allowance of £175,000 per person will be introduced but it will be phased in.

As from April 2017, there is a £100,000 uplift in the nil rate and it will continue to increase by annual increments, reaching £175,000 by 2020/21. It will effectively raise the inheritance tax-free allowance to £500,000 per person. Where married couples and civil partners jointly own a family home and want to leave this to their children, the total tax exemption will be £1 million. It does not apply for nieces and nephews.

On the death of one partner, the surviving partner is now allowed to use both tax-free allowances (providing one wasn't used at the first death). It effectively doubles the amount the surviving partner can leave behind tax-free, again to £1 million.

As you can probably tell, this is a fairly complicated area and if in any doubt, you should consult a Wills and Probate solicitor.

There are other gifts you can make which aren't taxable and these reduce the value of your Estate and therefore the amount of Inheritance Tax you have to pay. They include gifts to UK registered Charities.

Although the standard rate of Inheritance Tax is 40 per cent on anything above the threshold, it may be reduced to 36 per cent if 10 per cent or more of the estate is left to a charity.

Your Executor(s)

This is the person or persons who will oversee your wishes and should be named in your Will. After your death, they will be granted Probate, which gives them the legal right to distribute your Estate and sell property, investments and other assets as necessary. Often, a solicitor is named as Executor but they do charge for this service as do banks, who tend to charge even more than solicitors. You can choose whoever you want to be an Executor but it can be a complicated process so be sure they are willing to do it. You can appoint up to four Executors, who can also be beneficiaries in your Will, if that's what you want.

Viva! as Your Executor

Sometimes, people who leave Viva! a gift in their Will also choose our founder and director, Juliet Gellatley, as their Executor. If you do this, you can rest assured that your affairs will be handled sensitively and the best price will be obtained for those things in your Estate that need to be sold – your house and its contents, for example. Viva! will take time and trouble to ensure that your wishes are carried out as you would want and makes no charge for this service. If you would like us to act for you as Executor, please contact Juliet Gellatley, Director, or Tony Wardle, Associate Director, on 0117 944 1000 (Mon-Fri 9am to 5pm) or email juliet@viva.org.uk or tony@viva.org.uk. You can write to Juliet Gellatley or Tony Wardle at Viva!, 8 York Court, Wilder Street, Bristol BS2 8QH.

Beneficiaries of Your Will

Decide how you want to divide up your Estate. You may want to leave everything to one person or organisation or give specific items or sums of money to different people or groups, such as Viva!. All these are your beneficiaries.

Specific gifts are items such as artwork, books, jewellery or a stated amount of money. Of course, the value of these can change over time so it is worth reviewing your Will every few years.

After these specific gifts have been distributed and all outstanding expenses have been paid (funeral costs, unpaid bills, legal fees etc), what is left is the balance of your Estate. This is called the Residue. You can split this any way you wish – give it to one or several beneficiaries. For instance, you could leave 50 per cent of the Residue to your partner and then one third of the remaining 50 per cent to each of three organisations. There are no rules and it is entirely up to you.

A Gift for Life

By leaving a legacy to Viva!, you will be making a lasting gift which will continue to have an impact long after your death. There are four main ways of doing it.

1. A Residual Bequest.

This is when you leave the Residue from your Estate after all other bequests and costs have been deducted.

2. Pecuniary Gift.

This is when you leave Viva! a specific sum of money (over time, inflation can erode its value so it's worth reviewing the situation every few years). Another option is to leave Viva! a specific proportion of your Estate.

3. A Percentage of Your Estate.

You could specify a gift to Viva! of 10 per cent of the value of your Estate. If your Estate was worth £200,000, this 10 per cent Bequest would mean a gift of £20,000.

4. A Non-Money Specific Gift.

This could be a house, car, jewellery, etc., which Viva! could then sell or make use of.





Wording of Your Will

Should you decide to include Viva! in your Will, you'll need to use legal wording and to include our full name, address and charity number.

For a Residual Bequest

"I give the Residue of my Estate to Viva! (Registered Charity 1037486) of 8 York Court, Wilder Street, Bristol BS2 8QH, for its general purposes and I direct that the receipt of the Treasurer or duly authorised officer shall be a valid and appropriate form of discharge."

For a Pecuniary Gift

"I give the sum of £_____ to Viva! (Registered Charity 1037486) of 8 York Court, Wilder Street, Bristol BS2 8QH, for its general purposes and I direct that the receipt of the Treasurer or duly authorised officer shall be a valid and appropriate form of discharge."

For a Percentage Gift

"I give _____ per cent of my Estate to Viva! (Registered Charity 1037486) of 8 York Court, Wilder Street, Bristol BS2 8QH, for its general purposes and I direct that the receipt of the Treasurer or duly authorised officer shall be a valid and appropriate form of discharge."

For a Non-Money Specific Gift, eg a house/flat

"I give to Viva! (Registered Charity 1037486) of 8 York Court, Wilder Street, Bristol BS2 8QH, for its general purposes all my share and interest in my house (or flat) known as (full address) absolutely and I direct that the receipt of the Treasurer or duly authorised officer shall be a valid and appropriate form of discharge."

Making Your Will

The safest way of drawing up a Will is to go to a solicitor with all this information and get them to write it for you. Likely costs are detailed on page 4. The best place to start is by asking friends if they can recommend a good firm of solicitors. Yellow Pages are also useful – phone a few solicitors and get some quotes – most of them should offer a ball-park figure. Alternatively, you can ask the Law Society – it is an on-line service (www.lawsociety.org.uk or you can call 0207 242 1222 and select the 'Find a Solicitor' option). They will provide you with names of solicitors in your area who specialise in this work. They aren't allowed to recommend a specific solicitor but will give you a list of qualified firms.

Keeping Your Will Safe

It is very important to keep your Will in a safe place and send a copy to your Executors, telling them where the original is kept. You may also want to send a copy to your main beneficiaries. Don't forget to keep a copy yourself so you can check the details if your circumstances change. You can deposit the original with your solicitor or bank.

A Legacy to Viva!

Leaving a legacy to Viva! will ensure that our important work continues. We have achieved some great successes since we started and funds are our lifeblood – vital if we are to carry on with our campaigns to save farmed animals from cruelty and suffering and help people go vegetarian and vegan. Your legacy will help us to keep going with this vital work – it will save animals.



Legal Language in Plain English!

Beneficiary or Legatee

Any group, organisation, company, charity or individual that is left a gift in your Will.

Bequest

A gift made in your Will to a specific group, organisation, company, charity or individual.

Codicil

An addition to your existing Will which makes small changes.

Chattels and Moveables

Your personal possessions such as car, jewellery, paintings and furniture.

Crown or Treasury

The taxman. If you leave no Will and have no relatives, the government will take everything.

Estate

Your Estate is everything that you own or part-own at the time of your death and includes property, cash, savings, shares, cars, investments, life assurance and income from a trust.

Executor(s)

The person or people named in your Will who are responsible for seeing that your wishes are carried out.

Intestate and Intestacy

Not leaving a Will or leaving one that is invalid or incomplete.

Legacy

The same as bequest.

Liabilities

Any debts that have to be paid from your Estate, such as household bills and funeral expenses.

Pecuniary Legacy

A specific amount of money made as a gift from your Estate.

Probate

The legal procedure to establish that your Will is valid and gives the executor(s) the right to act on your behalf.

Residue

The value of your Estate when all debts, taxes, legacies and fees have been deducted.

Residual Bequest/Residual Legacy

A gift to any group, organisation, company, charity or individual from the residue of your Estate.

Spouse

The person you're married to. If you are living with someone as husband and wife but are not married, they do not qualify as a spouse.

Testator/Testatrix

You – the person making the Will!

Viva!'s Campaigns



Ducks

Viva! was the first to film the factory farming of ducks – birds that are still essentially wild locked in stinking, overcrowded sheds with no access to water in which to clean or swim. Campaigns with massive press and TV coverage saw duck slaughter figures shrink from 19 million to 14 million – and they're still falling.



Dairy cows

It's standard practice – all new-born calves are taken from their mothers after birth and tens of thousands are shot. We filmed it on Cadbury's farms where the milk was for their chocolate.

Pigs

We've filmed in dozens of pig farms and exposed the widespread use of metal farrowing crates for breeding sows – cages so small they can't even turn around. We've shown the filthy concrete cells that piglets have to call home and exposed the constant use of drugs simply to keep them alive. Pig meat sales have fallen dramatically.



Turkeys

Three Christmases running, our undercover teams hit the headlines by showing how the UK's leading turkey producers treat their animals – thousands to a shed, dim light, billowing dust, dead and dying birds everywhere. Sales have plummeted by four million.

Slaughter

We have looked into the eyes of a beautiful cow as her throat was cut: we have seen 'stunned' piglets and lambs regain consciousness after being cut – and we've filmed it all. All slaughter is obscene.



Horses

Viva! went to Poland to save 'meat' horses from being transported to Italy overland – days without rest, food or water – trampled, bloodied and trembling with stress. We slashed the annual trade from 100,000 to 30,000 animals.



Kangaroos

Millions are shot in the Australian outback every year for meat and leather, their baby joeys beaten to death. Our campaign got UK supermarkets to empty their shelves of all exotic meats and Adidas – the biggest buyer – stopped using kangaroo leather. Oh, and we also wiped out the British ostrich industry.

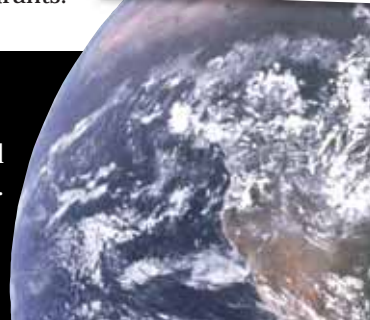
Foie-gras

We showed how ducks and geese are force fed until their livers almost explode, persuaded 1,000 restaurants and Amazon to stop selling it, shamed Gordon Ramsay and got Heston Blumenthal to drop it from all his restaurants.



We Save the Environment

Forests are still being felled; deserts are spreading; species are disappearing; pollution is increasing; global warming is accelerating; and fish stocks are collapsing. And it is our diet which is at the heart of it all.



Viva!Health

Our science team have shown that chicken meat isn't healthy, that all fish and fish oils contain toxins such as PCBs, dioxins, flame retardants and mercury, milk and dairy are not wonder foods but contain 35 hormones and 11 growth factors, including those linked to cancer.

They have established that through eating junkfood, 80 per cent of our children are malnourished and are likely to die before their parents. It is an evolutionary disaster thanks to animal fat, animal protein, dairy, salt and sugar. Children on vegan diets are more likely to prosper and grow healthily.

Contrary to official claims, Viva!Health has been able to show that as a nation we are not healthy! Heart disease and cancer are increasing yearly and, like obesity, osteoporosis, diabetes type 2 and Alzheimer's, are at epidemic proportions. They have also shown that this isn't inevitable – a vegan diet greatly reduces the risk.

Publications

Over the years, we have produced a huge number of scientific reports, easy-to-read guides, books, charts, leaflets and, of course, our highly-acclaimed supporters' magazine, *Viva!life*. All these, along with our one-to-one advice service, have played a huge part in helping people to change their diet.



Festivals

About 150,000 people have been through our roadshows and festivals that have carried the vegan message all over Britain. Their reach has been extended by the numerous local TV and press articles and interviews that have accompanied them.

Vegan Recipe Club

And of course there is our fabulous, on-line Vegan Recipe Club with its hundreds of delicious recipes and colour pictures – yet another vital contribution to helping people change their diet. (www.veganrecipeclub.org.uk).





Confidential Pledge

If you intend to leave a legacy to Viva!, it will help us enormously to know what it is so that we can plan more accurately for the future. This pledge is simply a declaration of your current intentions and has no legal implications and is in no way binding! Many thanks.

My gift to Viva! is in the form of:

- | | |
|---|--|
| <input type="checkbox"/> the entire residue of my Estate | <input type="checkbox"/> a cash gift (pecuniary legacy) |
| <input type="checkbox"/> part of the residue of my Estate | of £ _____ |
| <input type="checkbox"/> a percentage of my Estate | <input type="checkbox"/> a non-money specific gift of the following asset(s) |

- I have now included Viva! in my Will
 I have not yet included Viva! in my Will, or made a Will, but intend to do so

Title _____ First name _____

Surname _____

Address _____

_____ Postcode _____

Email _____

Tel _____

Signature _____

Date ____/____/____

Please return this pledge to: Juliet Gellatley, Viva!, 8 York Court, Wilder Street, Bristol BS2 8QH. Or email it to Juliet@viva.org.uk

For further information on legacies, please contact:

Tony Wardle, Associate Director, Viva!, 8 York Court, Wilder Street, Bristol BS2 8QH. Tel: 0117 944 1000 (Mon-Fri). Or email Juliet Gellatley or Tony Wardle direct on juliet@viva.org.uk or tony@viva.org.uk

W: www.viva.org.uk/legacy