

## RSTMH WILL GUIDE

This guide includes guidance which is specific to the UK. If you live outside the UK, please speak to a legal adviser to see how you could support RSTMH through your Will.

By leaving a gift in your Will to RSTMH you will be helping to ensure a future where everyone, everywhere can experience equity in health.

Thank you for requesting a copy of our Will Guide.

We know how personal your Will is and we are so grateful that you are considering helping to improve global health in this amazing way.

Perhaps you would like to acknowledge the benefits that you yourself have received as member of RSTMH during your lifetime, or perhaps you have been the recipient of one of our grants or awards and want to make sure that researchers like you are able to benefit from similar support in the future.

Whatever your reason, your gift will help ensure that we will be here for the next generation of emerging talent, enabling them to keep saving lives and fighting disease across the world.

### Family, friends and loved ones first

We know and understand that your priority will be your family, friends and loved ones when writing your Will.

But just a little of what's left, once they have been provided for, could help to save lives and improve health around the world.

#### **It's easier than you might think...**

Making or updating your Will is easy with the help of a solicitor, and the modest cost is worth the peace of mind that your family, friends and loved ones will be provided for in the way that you would want.

#### **...and adding a gift to RSTMH won't cost you a penny in your lifetime**

Making a Will is a wonderful opportunity to remember the causes that you care about and to help that work live on in your memory, without it costing anything in your lifetime.

### The types of gift you could leave

#### **A residuary gift (or percentage share of your estate)**

This is what is left over in your estate once expenses, gifts of money and specified gifts to friends, family and loved ones have been paid

You can leave the whole of the residue to a single individual or a charity, like RSTMH, or divide it between several people and/or charities.

#### **A pecuniary gift (or cash gift)**

This is a cash gift of any amount of your choosing, e.g. £100 or £10,000

## **A specific gift**

This could be a gift of a particular item, for example a residential property, share portfolio, or a treasured personal possession such as a painting or item of jewellery.

## **Whatever the size or type of gift, your generosity will help change the future of global health**

Even a small gift in your Will can have a big impact. Just 1% of your estate, a £500 cash gift or a single item of treasured jewellery or artwork could provide an early career researcher with the support they need to pursue their research, that could lead to the next breakthrough in tropical medicine.

## **Frequently asked questions**

### **How do I choose a solicitor?**

The Law Society in the UK provides a free Find a Solicitor service for anyone looking for information about organisations or people providing legal services in England and Wales, that are regulated by the Solicitors Regulation Authority (SRA)

To use this service visit [www.lawsociety.org.uk](http://www.lawsociety.org.uk) or call 020 7242 1222 (For Scotland visit [www.lawscot.org.uk](http://www.lawscot.org.uk) or call 013 1226 7411, or for Northern Ireland visit [www.lawsoc-ni.org](http://www.lawsoc-ni.org) or call 028 9023 1614)

### **What if I already have a Will?**

It is important that you review your Will regularly, especially after any major changes in circumstance.

For example;

- separation or divorce
- marriage
- the birth of a child
- moving house
- the death of an executor or beneficiary named in your current Will

However, if you have recently made a Will that you are happy with, and all you want to do is include a gift to RSTMH, your solicitor might advise drawing up a 'codicil' to add to your existing Will.

A codicil is a legal document that allows you to make minor alterations to your existing UK Will without re-drafting the whole document.

Your solicitor can draft a codicil for you, alternatively you can download our template codicil form [from our website](#).

### **How should I word a gift to RSTMH in my Will?**

Here are some suggested Will clause wordings for the different types of gift.

Simply take these with you to your solicitor and they will do the rest.

A residuary gift “I give [insert percentage amount in numbers] % ([insert percentage amount in words] percent) of the residue of my real and personal estate which I can dispose of by Will in any manner I think proper to the Royal Society of Tropical Medicine and Hygiene (Registered Charity number 1146162 in England and Wales) of Northumberland House, 303-306 High Holborn, London WC1V 7JZ to be applied to the general purposes of the said charity. The receipt of the Treasurer or the other proper officer for the time being of the said charity shall be complete discharge to my Executors.”

### **A pecuniary (or cash) gift**

“I give the sum of £ [insert amount in numbers] ([insert amount in words] pounds) to The Royal Society of Tropical Medicine and Hygiene, RSTMH (Registered Charity number 1146162 in England and Wales) of Northumberland House, 303-306 High Holborn, London WC1V 7JZ to be applied to the general purposes of the said charity. The receipt of the Treasurer or the other proper officer for the time being of the said charity shall be complete discharge to my Executors.”

Many people choose to index link pecuniary or cash gifts, so they keep their value in line with inflation. If this is your preference our suggested wording is as follows:

“I leave to the Royal Society of Tropical Medicine and Hygiene (Registered Charity number 1146162 in England and Wales) of Northumberland House, 303-306 High Holborn, London WC1V 7JZ to be applied to the general purposes of the said charity, the sum of money produced by dividing the sum of £[Insert amount in numbers] ([insert amount in words] pounds) by the index figure in the Index of Retail Prices (‘the index’) for the month in which this Will was executed and multiplying it by the index figure in the index month in which my death occurs. The receipt of the Treasurer or the other proper officer for the time being of the said charity shall be complete discharge to my Executors.”

### **A specific gift**

“I give [insert description of item] to the Royal Society of Tropical Medicine and Hygiene (Registered Charity number 1146162 in England and Wales) of Northumberland House, 303-306 High Holborn, London WC1V 7JZ to be applied to the general purposes of the said charity. The receipt of the Treasurer or the other proper officer for the time being of the said charity shall be complete discharge to my Executors.”

### **Can I specify how I want my gift to be used?**

Gifts that are left for our general purposes mean that we can direct the funds wherever they're most urgently needed at the time of receipt. But we understand that sometimes supporters like to fund something that is close to their heart, for example a grant or particular event, and we promise to accommodate this wherever possible.

We hope it will be a long time before we receive your gift, so we would be very grateful if the wording in the Will is such that we are still able to benefit from your generosity, should that project or programme no longer be running at the time we receive your gift. Your solicitor can help to advise over appropriate wording.

Please get in touch with our CEO, Tamar Ghosh who would be happy to discuss options for funding in further detail.

Tamar's direct phone number is 020 7405 2628 or you can email her at [tamar.ghosh@rstmh.org](mailto:tamar.ghosh@rstmh.org)

### **Will my gift be taxed?**

Gifts in Wills to charities are tax efficient in the UK. If your estate is going to attract inheritance tax, any gift you leave to RSTMH will be deducted from your estate before any tax liability is calculated. So, if your estate is £20,000 over the amount allowed as tax-free, and you leave RSTMH £2,000, then inheritance tax will only be payable on £18,000.

Also, if you leave 10% or more of your estate to a charity, you'll be taxed at a lower rate (36% rather than 40%) on any part of your estate that qualifies for inheritance tax.

If your estate is likely to be worth more than the Inheritance Tax threshold your solicitor will be able to advise you further on how to minimise any liability.

A gift in your Will could help change the future of global health.

In return for remembering us in this special way, we will make the following promise to you...

- You are not bound to your decision and are free to change your mind at any time.
- We know that family and loved ones come first.
- We will never pressure you.
- You are under no obligation to tell us, although if you do choose to we would love the opportunity to thank you and keep you updated on our work, as well as our hopes and ambitions for the future – that your gift might one day help to fund.
- If you have asked to fund something specific in your Will, we will allocate the funds in line with your wish, unless it is not possible because that project or programme is no longer running.
- We will spend any gift you leave carefully to ensure it has the greatest possible impact.

**With your help, we will break the cycle of poverty and poor health.**

### **Contact us**

If you have decided to include a gift in your Will to RSTMH, then we would love to hear from you. You are of course under no obligation to tell us but doing so enables us to thank you for your kindness and generosity, as well as ensure that you are kept up to date with all our future hopes and ambitions, that your gift might one day help to fund.

**Please send us by post the following information:**

Title:

First name:

Surname:

Address:

Postcode:

Telephone:

Email:

Let us know if you have already included a gift to RSTMH in your Will, are intending to remember RSTMH in your Will when you next write or update it or are considering remembering RSTMH in your Will.

And let us know if you need a template codicil form or would like us to call you on the number above to discuss in further detail.

Alternatively, please contact Tamar Ghosh, CEO on or 020 7405 2628 or email her at [tamar.ghosh@rstmh.org](mailto:tamar.ghosh@rstmh.org).