Your guide to building a better

future for blind veterans



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Your guide to gifts in Wills

Thank you so much for reading this guide from Blind Veterans UK.

Our mission is to provide an excellent standard of support to blind veterans across the UK, as and when they need it. We aim to rebuild the lives of all vision-impaired veterans, helping them achieve independence and fulfilment regardless of how or when they lost their sight.

We believe that no one who has served their country should battle blindness alone.

Many of our supporters help us realise this vision by leaving a gift in their Will. As a blind veteran myself, I know the difference that these gifts make. They are crucial to ensuring help long into the future. This is why I've pledged a percentage of my estate in my own Will to Blind Veterans UK.

I'd like to thank you for showing an interest in joining me and all those who have pledged to build a better future for ex-Servicemen and women living with sight loss. I hope this guide will show you just how easy it is, and what an incredible impact your generosity can have.

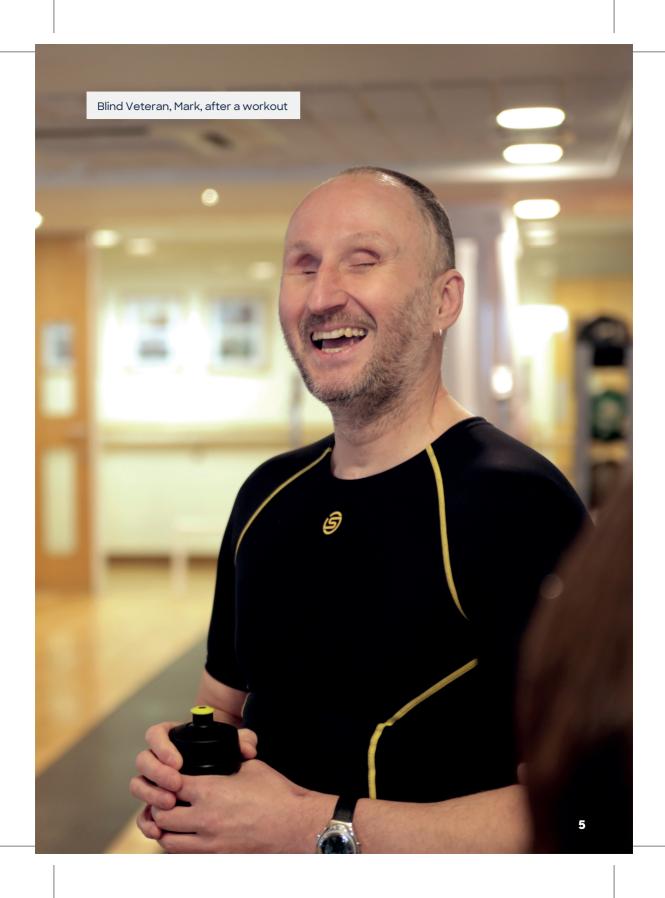
Colin Williamson
President of Blind Veterans UK

How gifts in Wills rebuild lives

By leaving a gift in your Will, you can help veterans to regain their independence and live a life of fulfilment. Whether it's one percent, one hundred percent - or anything in between - your gift will make a difference.

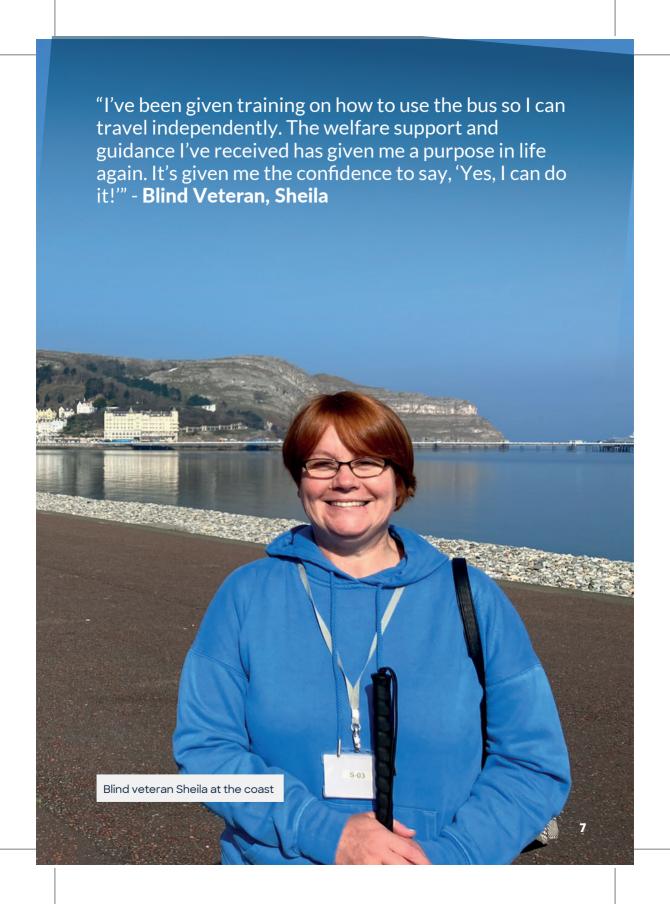
Established in 1915, Blind Veterans UK is the country's leading provider of specialist and bespoke rehabilitation for vision impairment.

We have the experience and expertise to help blind veterans live the life they choose, **but we are dependent on gifts from supporters like you who share this vision.**



Here are just a few examples of the essential services your gift could provide:

- Bespoke rehabilitation, training, and wellbeing support
- Community Support Workers to provide practical support on a range of matters including housing, family and finance
- Respite, care and themed activities at our Centre for Wellbeing
- Support with specialist sight-loss equipment and home adaptations
- A network of support and camaraderie from community teams, clinical staff, expert advisors, and other blind veterans
- A holistic range of physical and mental health support programmes



Rob's Pledge

"My life has been rebuilt by gifts in Wills. These incredible gifts are vital to Blind Veterans UK. It's so important that the skills and experience the charity has gained since 1915 are never lost."

While in Afghanistan in 2010, Rob suffered severe head and facial injuries when an improvised explosive device went off. One of his eyes was destroyed immediately, while the other was so badly damaged that it was later removed in hospital.

"The rehabilitation and support that Blind Veterans UK offers is huge. I don't know where I'd be without it. There was no other organisation that could have brought me back to the world. They put me back in touch with everything a normal able-bodied and sighted person could do."

As well as raising a family, Rob is now a world champion in martial art Jiu Jitsu.

"I entered the British Army championships as the only injured veteran taking part – and I won gold! I then went to the Paralympics, where I won the British Grand Slam at the Olympic Park. After that, I received an invitation to the World Championships and won gold in Abu Dhabi. And I'm blind!"

"Sometimes I have to pinch myself because it feels so unreal, especially when I look back to how hopeless I felt when I was in hospital in 2010."



Did you know that gifts in Wills fund the support for five in ten of our veterans at Blind Veterans UK?

"I've left a gift in my own Will to ensure that support is available for blind veterans long into the future, too. Leaving a gift in your Will, after you've taken care of your own loved ones like I have, will help ensure help is there for future blind veterans when they need it."

A great place to start

We recommend using a solicitor or a specialist online provider when writing or updating your Will. To make the process as simple as possible, here are some tips to help with your preparation:

- 1. Choose a service or solicitor that's right for you. You can find a solicitor at the Law Society website (solicitors.lawsociety.org.uk), or you can use a Free Wills Service. Find out how we can refer you on page 18.
- **2. Decide who will look after your dependents.** If you have children under the age of 18, or you have pets, you'll need to make provisions for them.
- **3. Work out your estate value.** List your assets such as property, savings, investments, pensions and possessions and how much you think they will be worth. You should also consider if you owe anything such as a mortgage, finance agreements or loans.
- **4. Choose who you'd like to provide for.** Specify who and what you'd like your loved ones to receive. It's not always possible to distribute your assets equally. You could ask them if there's anything they'd like you to leave them.

A Will helps ensure that your money and possessions are distributed in the way you want.

- **5. Consider a gift to charity.** Once you have provided for loved ones, you may wish to think about how your values can live on through a gift to a charity like Blind Veterans UK. You can find out more about how to do this on page 14.
- **6. Record other wishes.** Many people record their wishes for their funeral, such as organising a collection in support of their chosen charity in lieu of flowers.
- **7. Appoint executors.** It's important to select people you trust to deal with your estate and related affairs. These can be legal professionals, relatives or friends. It's a good idea to discuss this with them in advance.
- **8. Make sure your Will is valid.** You must sign and date your Will, along with two witnesses. Your witnesses cannot be related to you or named as beneficiaries or executors.
- **9. Consider where you will store your Will.** Make sure someone you trust knows where to find it.
- **10. Keep your Will up to date.** It's a good idea to revisit and update your Will every few years to make sure it reflects any changes in your life.

Alan's pledge



Alan taking part in a charity run for Blind Veterans UK

Alan joined the Royal Navy in 2002 but just three years later, when he was 24, a rare genetic condition took his sight and forced him to retire from the Armed Forces.

"When I lost my sight, the future seemed bleak. With the help of Blind Veterans UK I've rebuilt my life, secured a new career and pursued the sports that I love.

The support I've received has been instrumental in living a fulfilling and independent life. Much of this support is thanks to those who had previously left gifts in their Wills - I know they would be proud to see how they've helped me.

These gifts have given me the confidence to go beyond the limits of sight loss and achieve things I thought would be impossible. This is why I am leaving a gift to Blind Veterans UK in my own Will.

Knowing first-hand how much these gifts have transformed my life has made it important for me to do the same for those who come after me."

How would you like to build a better future for blind veterans?

There are different ways to remember Blind Veterans UK in your Will.

- A share of your estate. Once expenses, gifts of money and other items have been distributed, you are left with what's called the 'residue' of your estate. You can give the whole of the residue to a person or a charity like Blind Veterans UK, or a portion of it.
- A specific sum of money. To ensure that it retains its value over time, you can make this index-linked.
- **Specific items.** These could be things like paintings, a house, jewellery and even stocks and shares.

Did you know?

Leaving a gift to charity in your Will can reduce the tax burden on your estate. Your solicitor can advise how the Inheritance Tax rules apply to you and your circumstances. You can also find more at gov.uk/inheritance-tax

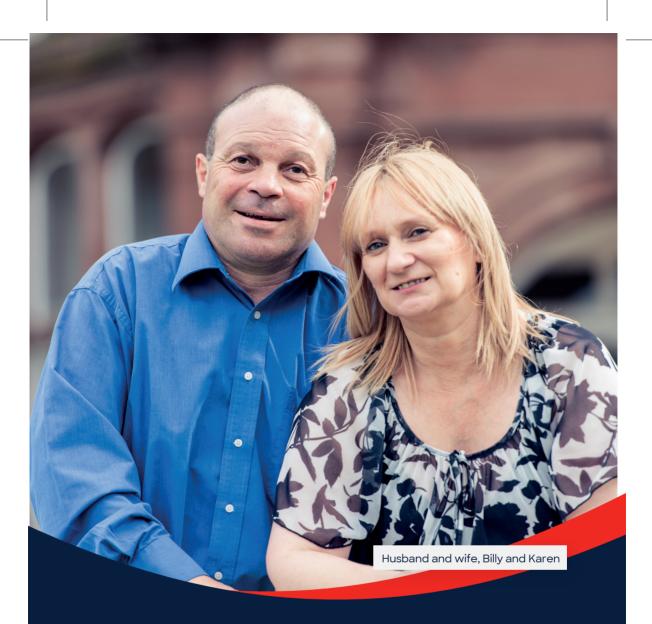
Leaving a gift to Blind Veterans UK is easy

Simply let your solicitor know:

- What type of gift you'd like to leave
- 2 How much you'd like to leave
- 3 Blind Veterans UK's registered address (3 Queen Square, London WC1N 3AR) and registered charity number (216227).

Here's some proposed wording your solicitor could use:

- Residuary gift (a share of your estate) I give free of inheritance tax the whole / ____ percent of my estate to Blind Veterans UK, whose Registered Office is 3 Queen Square, London WC1N 3AR Registered Charity No. 216227, for the general charitable purposes of the Association and I declare that the receipt of the Honorary Treasurer or other authorised official for the time being shall be a good discharge to my Executors.
- Pecuniary gift (a specific sum of money) I give free of inheritance tax to Blind Veterans UK whose Registered Office is 3 Queen Square, London WC1N 3AR Registered Charity No. 216227: the sum of ______ (in words) pounds, £000000 ______ (figures) for the general charitable purposes of Blind Veterans UK, and I declare that the receipt of the Honorary Treasurer or other authorised official for the time being shall be a good discharge to my Executors.



"We're leaving a gift in our Will to Blind Veterans UK because the charity supports blind veterans for life.

There's nobody else anywhere in the world that can help veterans with sight loss as well as they can."

- Billy and Karen



Simon's story

Simon lost his sight while serving in Iraq. After rescuing six colleagues from a broken-down vehicle in Basra, he was hit in the face by a sniper and left with just 15 percent peripheral vision in one eye. He was devastated but after receiving the help he needed from Blind Veterans UK, he is now living independently again.

"As well as the invaluable practical support and rehabilitation I received, it's been the sense of belonging and understanding that's helped me stay positive. I'm a part of the younger veterans group and we often meet up to chat, share a joke, and keep each other smiling. It's great to experience the same camaraderie I enjoyed in the Forces."

Like many veterans and supporters, Simon's so committed to helping other ex-Servicemen and women that he's left a gift to Blind Veterans UK in his Will.

"I've left a gift in my Will to the charity because they've been very much involved in me rebuilding my life and I want to help my fellow veterans in the future."

Simon made use of our free Will-writing service, which you can find out more about on page 18. As well as finding the process of making a Will very easy, he's keen to emphasise the importance of doing so.

"I want my assets to be distributed according to my wishes. Having a Will gives peace of mind that my loved ones will be looked after. The process was painless. The solicitor talked me through it, and I felt at ease. I wasn't forced into making any decisions."

Free Wills Services

If you don't already have a solicitor, we can refer you to one of our Free Wills Services. Many of our supporters choose to leave a gift to Blind Veterans UK when using these services, but there is no obligation to do so.

Free Wills Network



The National Free Wills Network offer a face-to-face appointment or phone call with participating solicitors across the UK.

At your request, we'll send your details to The Network and they'll send you a list of participating firms in your area. You can then choose which you'd like to use and make an appointment. We pay a discounted charity rate to cover the cost for you. If your needs are more complex, you may be asked to pay an additional cost to proceed. For more information, or to be referred, call **020 7616 7923** or email **giftsinwills@blindveterans.org.uk**

Bequeathed



Bequeathed allows you to make a Will online from the comfort of your home, at a time and pace that suits you. You will be taken through an online questionnaire to draft your Will, and when you're ready, Bequeathed arrange a free 30-minute appointment with one of their accredited legal partners by phone or video call. To get started, visit bequeathed.org/blindveteransuk

Our promise to you

If you choose to pledge a gift to Blind Veterans UK in your Will or would like to talk to us about doing so, we want you to feel confident about your decision. So, here's our promise to you:

- We'll answer any questions honestly and quickly.
- We won't pressurise you into making a decision.
- We understand that your loved ones come first.
- You don't have to tell us your decision we respect your privacy.
- We'll use your special gift with care and consideration.
- You're welcome to see our work first-hand just let us know.
- If you want your gift to be used in a particular way, just get in touch.

If you would like to read more about the work that we do, or how we use the funds we receive, you can read our Corporate Strategy, Annual Reports and Impact Statements online at **blindveterans.org.uk/reports**

You can also **contact us** to request a copy of these reports, or to ask us any questions you may have.

020 7616 7923 giftsinwills@blindveterans.org.uk blindveterans.org.uk/leaveagift



Contact Us

If you have any questions about leaving a gift in your Will, or you would like to know more about how these gifts change the lives of blind veterans, we're always happy to chat.

- **Q** 020 7616 7923
- iftsinwills@blindveterans.org.uk
- blindveterans.org.uk/leaveagift



Rebuilding lives after sight loss

Blind Veterans UK, 3 Queen Square, London WC1N 3AR Registered Charity No. 216227 (England & Wales) and SCO39411 (Scotland)