**What is a legacy?** A legacy, or bequest, is a gift left in your Will. It could be to a person, organisation or a charity such as Headway – the brain injury association.

**Why are gifts in Wills important to Headway?** Gifts in Wills are an important source of valuable funds which enables the charity to continue to provide support for people with a brain injury and their carers for future generations.

**What happens if I don’t write a Will?** If you die without having a valid Will, you die intestate. The Rules of Intestacy set out who will benefit from your estate, regardless of your wishes – for more information go to [www.gov.uk/inherits-someone-dies-without-will](http://www.gov.uk/inherits-someone-dies-without-will). Having a valid Will ensures that your wishes can be carried out after you die.

**When is a good time to write my Will?** A Will takes time to consider but there is never a better time than NOW! Nearly 2/3 of people have yet to make a Will and it is estimated that 1/3 die without having a valid Will. Having a Will is sensible financial planning so is really something we all should take the time to get around to doing. Writing your Will gives you peace of mind that you have taken care of your financial affairs for when you die and ensures that you have provided for family and friends and causes that you believe in.

**I wrote my Will some time ago, why do I need to do anything now?** – You need to review your Will periodically to make sure that your wishes are still satisfied. If your circumstances have changed through, for example, marriage, divorce or birth of children then you should update your Will accordingly.

**I’m not wealthy so is it worth writing a Will or leaving a legacy?** Many people are surprised at what their estate amounts to, especially if you own your own home and have life insurance or savings. Writing a Will is the only way to ensure that your estate is distributed according to your wishes. Even a small charitable gift to Headway can make a big difference. A small percentage of your residual estate can help Headway to continue to support people with a brain injury long into the future.

**What is the difference between a codicil and a Will?** A codicil is a simple legal document used where only a minor addition or change is to be made to a Will that has already been written. It is not legally binding on its own. It needs to be appended to a previously written Will by a solicitor.

**Can I write my Will myself?** As Wills can be complex Headway would always recommend that you seek professional advice from a solicitor. This is to ensure that your Will is valid and legally binding. Headway cannot provide legal advice. We do, however, offer a free Will writing service through Thompsons Solicitors to individual members of our Friends of Headway scheme, regardless of whether or not you choose to include a gift to Headway.

**I am acting as an executor for someone who has left a gift to Headway – what do I do?** Please contact us on 0115 924 0800 or legacy@headway.org.uk and we can advise you.

**Do I need to tell you if I have left a gift in my Will to Headway?** You are under no obligation to tell Headway that you have left us a gift in your Will. However, we would love to know so that we are able to thank you personally for your generosity. We can then ensure that you are kept informed about our work and the support that we provide. Informing us of your generous decision to leave Headway a gift in your Will assists us with our planning for the future. We understand that circumstances may alter and that you may change your mind in the future.

**How can a gift to charity help me pay less Inheritance Tax?** Inheritance Tax is currently paid to the government at a rate of 40% on the proportion of your estate above the threshold, currently £325,000. If you give your home away to your children or grandchildren your threshold could increase to £450,000. Gifts left to Headway are free from Inheritance Tax as we are a registered charity. Your estate can pay inheritance tax at a reduced rate of 36% if you leave 10% or more of the "net value" to charity. To find out more about Inheritance Tax, visit [www.gov.uk/inheritance-tax](http://www.gov.uk/inheritance-tax) or contact your solicitor.