



You can help
change lives
for generations
to come

Your guide to leaving a gift in your Will



ROYAL BRITISH LEGION

Help us build on 100 years of comradeship, care and support

By leaving the Royal British Legion a gift in your Will, you will be transforming the lives of those in the Armed Forces community for generations to come. RBL is responsible for invaluable work all around the country, spending funds wisely and constantly innovating to meet the changing needs of the future.

Your gift will support RBL's national network that helps our Armed Forces community through thick and thin – ensuring their unique contribution in protecting us is never forgotten. By pledging a gift to RBL, you will have the ability to change the lives of Service personnel, veterans and their families. **That is something you can be enormously proud of.**

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Other documents included:

- Gift in Wills, legacies, and legal wording
- Your personal Will Planner
- A codicil form for updating your Will

With our help, Ian was awarded his War Pension

Ian Ewers-Larose was a medic in the RAF, serving a tour in the Falklands and on Operation Granby in the first Gulf War.

He explains how his health deteriorated after Service.

“Six to nine months after serving in the Gulf War, I became unwell.

“I collapsed at home and was rushed to hospital with a suspected brain haemorrhage. After days in hospital, it was found that the coating of my spinal column was destroyed.

“I was then discharged back to the RAF. I had to try and get on with my job without being

able to walk properly. I also had problems with vision in my left eye.

“As I was constantly falling ill, I was advised to take redundancy rather than be medically discharged.

“When I left the RAF, I went on a resettlement course where **RBL advised I apply for a War Pension**, which I did and I now have regular support for life.

“I was given £1,500 compensation and a letter for free prescriptions and war pensioner status.”

Thanks to a gift like yours, Ian has great hope for the future knowing that RBL will always be there for him.



Ian Ewers-Larose. RBL advised him to apply for a War Pension

Why does a gift in my Will make such a difference to the Armed Forces Community?

Over the last 100 years, we have always ensured our veterans got the support they deserved when they left the Armed Forces. We will continue to do this over the next 100 years.

Last year, we were there to provide practical solutions for mobility, housing, household items and debt.

We were there to provide emergency and crisis

grants when required.

Our Benefits, Debt and Money Advice specialists supported more than **1,700 beneficiaries** this year, helping them to access benefits, deal with debt and apply for RBL grants

We will continue to be here for all those who need us now, and, thanks to gifts like yours in your Will, for future generations to come too.

Even a small gift in your Will could:

- Help support wounded, injured or sick ex-Service personnel through their recovery at RBL's Battle Back Centre
- Provide home support to veterans with dementia, as well as to those who care for them
- Provide financial help to an individual or family struggling to make ends meet
- Offer practical help for bereaved families



Leanne, Graham Wells and their six-year-old son, Jamie. RBL helped to pay for the special bike that Jamie needed



Veteran, Mike Lewis, who had his parachuting injury treatment paid for by RBL

Your gift will help us to pass on a lifetime of comradeship, care and respect to the next generations of our Armed Forces community



Lister House Care Centre – one of six care homes provided by RBL

Who are the people whose lives I can change through a gift in my Will?

Our support starts after one day of Service and continues through life, long after Service is over. Gifts in Wills are essential to help us honour this long-term commitment to our Armed Forces community through a wide range of services specifically designed to meet their needs. By leaving a gift in your Will, you can help our Armed Forces community for generations to come.

How we helped John overcome PTSD after serving in Iraq.

John was part of a search team looking for improvised explosive devices (IEDs) in Iraq, when he was hit in the shoulder by a sniper.

After leaving service, life for John was chaotic – he went through a number of different jobs, bereavement, and was unable to settle. He then called RBL for help.

“I spoke to Michelle who was great, she came out to see me, took me shopping, helped me get my flat, and some much-needed mental health support.”

The depression and anxiety caused by the things John witnessed followed him to Civvy Street, and he came back to RBL for an assessment. The doctor who saw John diagnosed him with severe PTSD, and then he started to get the help he deserved. John became a pro golfer - playing and



winning, for Great Britain in a series of military veterans' tournaments against the USA.

Michelle from RBL came to see me; she helped me get my flat and some much-needed mental-health support. I was in such a bad place; it was massive for me

Gifts in Wills help us provide caseworkers like Michelle, to help support veterans like John with life in Civvy Street. Will you consider leaving a gift to help veterans like John?



Chantelle holds a picture of her husband Ryan

“RBL listened, supported and helped us come back together as a family.”

WHO

How we helped Chantelle come back from tragedy

Chantelle and Ryan met when they were 16. They got married and had two daughters, Rosie and Daisy.

After completing a six-month tour of Afghanistan, Ryan began to struggle. He was diagnosed with post-traumatic stress disorder, and, in 2015, he tragically took his own life.

“It was a horrendous time,” says Chantelle. “I didn’t know what to deal with first or which way to turn.” When a friend suggested

RBL might be able to help, Chantelle contacted us and met Annette, an Advice and Information Officer.

“Annette provided advice on how to get the paperwork I needed and also directed me to a solicitor for help with the inquest – just that support with the little things really took a weight off my shoulders. Also, our first Christmas without Ryan was very difficult, but RBL supported us through it.”

Gifts in Wills help us to provide the long-term support many ex-Service personnel and their families need.



Admiral Nurse Helen Buckley
with Dorothy and Angus

How we help Dorothy and Angus live with his health issues

Veteran Angus, 76, served for over a decade in the Army, with postings in Germany, France, Norway, and Libya. In recent years, Angus has faced several serious health issues, including bipolar disorder, vascular dementia, Alzheimer's, and severe spinal problems. He has also suffered two strokes and is awaiting a diagnosis for Chronic Obstructive Pulmonary Disease (COPD). Additionally, Angus was recently diagnosed with PTSD, which his family believes stems from a tragic incident during his service in Libya.

Dorothy, his wife of 49 years, has taken on the role of his primary carer.

"Caring for Angus impacts my life massively. His long-term memory is brilliant – he can talk about his time in the Army until the cows come home! But, he can't tell you what happened yesterday."

Admiral Nurses give much-needed specialist care to veterans with dementia and they also provide moral support to those who look after them.

When Helen made her first visit, Dorothy was experiencing carer stress and anxiety.

"When you become a carer for someone, that's what identifies you. The psychiatric team treated me as a carer, not as a wife, but Helen focuses on me as me, as my own person."

"She talks to me about dementia, how it works, and has given me a lot of information I didn't know. That helps me cope because I can understand what Angus is doing."

"I can't speak highly enough about her"

A gift in your Will to RBL could help fund services like the Admiral Nurses and become a lifeline to veterans like Angus and his wife, Dorothy.

How RBL's Battle Back Centre helped Mark

Donna is a former Royal Navy Able Seaman and was on deployment when she met her future husband, Mark. The couple went on to have three children.

Mark was serving in Afghanistan as a Gunner with the Royal Artillery's 29 Commando Regiment, when his vehicle was blown up by a roadside bomb.

The blast caused devastating injuries and Mark needed to have his left leg amputated. He also broke his back.

"I was in the Navy in Scotland and I got a call to say that Mark had been injured and he only had a 20% chance of survival," explains Donna.

"I had to wait a week to see him, which was the worst week of my life."

Mark was one of the first wounded soldiers to benefit

from the RBL-funded, Battle Back Centre (Lilleshall). There he was given an individual recovery plan, which helped him and his family adapt to his new life with a prosthetic limb.

Mark has been medically discharged from the Army and now helps elderly people in care homes.

Donna added, "Everyone has their own story. I think about our family, what we deal with on an everyday basis and what it's like living with someone that got injured.

"And I think about all the people that sadly didn't make it back and about the sacrifices that people currently serving in the Armed Forces make."

Thanks to gifts in Wills from supporters like you, RBL can keep funding life-changing services like the Battle Back Centre, and support veterans like Donna and Mark.



Donna and Mark Stonelake

Where did we give our support in 2023?

Enabled us to make

28,214

telephone calls as part of our **Branch Community Support Program**



Brian (Veteran) and Claire (Admiral Nurse) at home

£4.9m

to **Personnel Recovery Centres**

£53.2m

to **Welfare Services**



Helped promote more than

450

new councillors to uphold the principles of the **Armed Forces Covenant**

In 2023, we awarded
more than

£18m

in grants to individuals in need

*Grants provide practical solutions
for mobility, housing, household items

611

beneficiaries undertook
our recovery courses at
the **Battle Back Centre**,
and we also supported
the 59 Invictus Games
Team UK competitors

We represented veterans
at **1,354 tribunals**,
resulting in War
Pensions awards of

£39m

an increase of
37% from last year



Over

£180m

has been spent on
charitable activities

Almost

27,000

people assisted in
the UK and Abroad

What do I need to do to write or amend my Will now?

Writing a Will can help to ensure that your family will be taken care of after you have gone. By putting your wishes in writing, you can also spare them a lot of extra worry at what can be a very stressful and emotional time. If you do not leave a Will, your estate will be divided up according to intestacy rules, which means it may not necessarily go to the people and causes that you would like it to.

If you are making a Will for the first time, you should make an appointment with a solicitor. It is a good idea to

make a list of all your assets before you go, including any savings, investments, and your possessions. Also think about the people and causes you would like to benefit from your estate. The Will Planner section at the back of this booklet will help. If you see your solicitor and decide leave a gift to RBL, please let us know so we can thank you.

If you have already made a Will and now wish to add a gift to RBL, you can use the simple **Codicil Form** that you will find at the back of this booklet.

Write your Will free of charge

You can take the hassle out of writing a Will by using our free Will-writing service.

We offer three ways to do this:

1. Online
2. With a local solicitor
3. Over the phone



1. Write your Will online for free

With our trusted partner, Farewill* you can write your Will from the comfort of your own home. It is quick and simple to do and is **free** for those in England and Wales. Once written, your Will is thoroughly checked by an expert.

To make your Will for free now, visit **farewill.com/rbl-willguide** and the discount code **RBL-WILLGUIDE** will be automatically applied at the checkout, so you don't pay any fees.

2. Write your Will for free with a local solicitor

If you would prefer to talk about your Will in person, we can put you in touch with a trusted solicitor in your area through the National Free Wills Network. You simply arrange an appointment to draw up your Will for free at a time that suits you.

Complete our form online at **rbl.org.uk/giftinwills** or call us on **0345 845 1945** to request a free Will-writing pack in the post.

3. Write your Will for free over the telephone

If you cannot make it to an appointment with a solicitor or do not have access to the internet you can call our partners, Farewill*, on **020 8050 2686** to book a telephone Will-writing appointment. Let them know that you are using the service with RBL to get your Will written for free.

*Farewill has been voted the UK's best-rated death experts on Trustpilot and won National Will-Writing Firm of the Year in 2020, 2021 & 2022 at the British Wills & Probate Awards.



Legion member



Tommy McGuire, who has dementia and is supported by an Admiral Nurse



Sara Howarth, Royal Airforce veteran and Bravo 22 participant

How do I leave a gift in my Will?

Your questions answered

Leaving a gift in your Will can ensure that our vital work to support the Armed Forces community can continue after your gone.

A gift to RBL, can also reduce the amount of inheritance tax paid by your loved ones enabling them to enjoy more of your gift to them.

Here, we answer some of the questions we are most often asked about making a Will and including a gift to RBL.

If I leave RBL a gift in my Will, can I have a say in how it is used?

You can – but it is often more helpful to leave your gift to our general charitable purposes. We always want to be sure that the gifts we receive are used where they are most needed, and it can be hard to predict which areas we will need to focus on in the future.

You may choose to make an 'Expression of Wish'. This enables you to express a preference for how your gift will be used, whilst giving RBL flexibility should the service be fully-funded or no longer exist.

Do I have enough money to leave a gift in my Will?

Short answer – yes. Even as little as 1% of your estate would be a really big help to our Armed Forces community, whilst still ensuring your loved ones are provided for.

How much does it cost to make a Will?

It generally costs between £100 and £300 for a simple Will, but we always recommend asking your solicitor for an estimate in advance. If your Will is straightforward, you may be eligible for RBL's **free Will-writing service**. You can read about this service on the previous page of this booklet.

I have already made my Will – how can I change it?

You can change your Will by writing a new one, or amending it using a document called a **codicil**. A codicil does not replace your Will, so you should always keep both documents together. If you need to update your Will, you can do so using one of our free Will-writing services.



Activities like tree climbing help veterans on their road to recovery at RBL's Battle Back Centre



Neil and Michael at one of the wellbeing courses for veterans at The Battle Back Centre



Veteran Mikhail plays short tennis with his coaches Laura and Ceri, at RBL's Battle Back Centre

How can I find out more?

You can find out more online at [rbl.org.uk/writeyourwill](https://www.rbl.org.uk/writeyourwill). You can also call us on **0345 845 1945**. Our staff are not qualified to give legal advice, but we can support you access our free Will-writing services and support you to set up an appointment.

As well as continuing to support wounded, injured and sick Service personnel, more recently, RBL has expanded the service with the introduction of wellbeing courses for veterans.

The Battle Back Centre (Lilleshall) was first established by RBL in 2012 to help wounded and injured Service personnel returning from Iraq and Afghanistan. Today, the Centre supports any wounded, injured and sick Service personnel, including those with mental health problems, regardless of where they have served, to have the best possible recovery and helps them back to a fulfilling life, whether that is returning to duty or successfully transitioning to civilian life.

How we say thank you to people who support our work in this special way



RBL events are a great way to stay in touch with our work for the Armed Forces community

We always keep you updated

We keep everyone who has pledged a gift in their Will up to date with the amazing support we give to our Armed Forces community. We do this through events, exclusive webinars and other communications.

These are great ways to share our long-term plans and demonstrate how legacies are an investment that will one day change the lives of serving and ex-Service personnel and their families.

As a pledger, you will receive an exclusive Poppy brooch

If you do decide to pledge a gift in your Will, we hope that you will wear the poppy brooch or cufflinks we send you with pride and that you will be reminded of the wonderful support you have promised to give our Armed Forces community.

The brooch and the cufflinks have been exclusively designed for those who have left a gift to RBL by Buckle London. They are plated with a gold tone, glazed with beautiful enamel and feature engraving on the reverse.

If you would prefer a set of cufflinks instead of a brooch, please call

0345 845 1945 or email supportercare@britishlegion.org.uk

Our Book of Remembrance

We honour every gift left to us in a Will, with a handwritten inscription of the supporter's name into our Book of Remembrance. This lasting memorial is on permanent display in our office located at **Haig House, 199 Borough High Street, SE1 1AA** and is open to friends, family and the public to view during the week between 9:00am and 4:00pm.

To arrange a viewing, please email supportercare@britishlegion.org.uk or call **0345 845 1945**, before making any travel arrangements.





Veteran, Harris 'Tats' Takatis, supported through RBL's Veterans Hearing Fund



Fields of Remembrance – NMA

“I support RBL because of the help you gave my parents who were both World War Two veterans. Thank you.”

David, Essex

“With no children, our life has been filled with supporting several charities close to us. What is left after we’re gone will continue with that process of care.”

Linda, Warwickshire



London Poppy Appeal Collector



Lance Corporal Maurilia Simpson, Royal Logistics Corps, RBL veteran and Poppy Appeal volunteer



Adding a gift to your Will

If you have already made a Will and would like to add a gift, here is a suggested example of a codicil, which is an appendix to a Will. This is a legal document which needs to be completed in the same way as your original Will, particularly with regard to signing and witnessing. When you have completed your codicil, please ensure that it is stored together with your original Will.

RBL would also recommend checking your codicil with a solicitor or legal adviser to ensure it meets your requirements.

I (name) _____ of (address) _____

declare this to be a (first/second) codicil to my Will dated _____

In addition to any gifts in my said Will, I give to _____

(name and address of the charity, e.g. **Royal British Legion, Haig House, 199 Borough High Street, London SE1 1AA, Reg Charity No: 219279**), the sum of

£ _____ or (specific item _____

or _____% share of my estate) to be used for its general purposes

and I declare that the receipt of the Honorary Treasurer or proper officer for the time being of _____ (name of charity) shall be a complete discharge to my executors. In all other respects I confirm my said Will and any other codicils thereto.

Signed: _____ Dated: _____

Witnessed by: _____ Witnessed by: _____

Signature: _____ Signature: _____

Name: _____ Name: _____

Address: _____ Address: _____

Occupation: _____ Occupation: _____

Date: _____ Date: _____

Two witnesses are needed in England, Wales and Northern Ireland, one witness in Scotland.
Royal British Legion, Haig House, 199 Borough High Street, London SE1 1AA. Reg Charity No: 219279

What wording can I use to include a gift in my Will to the Royal British Legion?

As a charity, RBL cannot give you legal advice about how best to write your Will. Below is some suggested wording that you may wish to use, to include a gift to RBL. You should always get this wording checked with your own solicitor or legal advisor before signing.

If you need help finding a local solicitor, please visit the “HOW” section in this guide, to read about how to request the details of local solicitors who can help you write or update your Will for free.

All gifts should be left to the Royal British Legion and should state our **Registered Charity Number: 219279**, together with the correct registered address: **Royal British Legion, Haig House, 199 Borough High Street, London SE1 1AA.**

The suggested wording for a **Pecuniary Gift** (general charitable purposes) is:

I give the sum of [.....] pounds (£) free of inheritance tax to the **Royal British Legion (Reg Charity No: 219279)** of **Haig House, 199 Borough High Street, London SE1 1AA** absolutely for its general charitable purposes and the receipt of the Honorary Treasurer or the proper officer for the time being of the Royal British Legion shall be a complete discharge to my executors.

The suggested wording for a **Pecuniary Gift** (with Expression of Wish):

I give the sum of [.....] pounds (£) free of inheritance tax to the **Royal British Legion (Reg Charity No: 219279)** of **Haig House, 199 Borough High Street, London SE1 1AA** absolutely and I request the Royal British Legion but without imposing any binding trust or legal obligation to use the gift for [.....] and the receipt of the Honorary Treasurer or the proper officer for the time being of the Royal British Legion shall be a complete discharge to my executors.

The suggested wording for a **Residuary Gift**
(general charitable purposes) is:

I give [.....](%) of the residue of my real and personal estate to the **Royal British Legion (Reg Charity No: 219279)** of **Haig House, 199 Borough High Street, London SE1 1AA** absolutely for its general charitable purposes and the receipt of the Honorary Treasurer or the proper officer for the time being of the Royal British Legion shall be a complete discharge to my executors.

The suggested wording for **Residuary Gift**
(with Expression of Wish) is:

I give [.....](%) of the residue of my real and personal estate to the **Royal British Legion (Reg Charity No: 219279)** of **Haig House, 199 Borough High Street, London SE1 1AA** absolutely and I request the Royal British Legion but without imposing any binding trust or legal obligation to use the gift for [.....] and the receipt of the Honorary Treasurer or the proper officer for the time being of the Royal British Legion shall be a complete discharge to my executors.

Royal British Legion
Haig House, 199 Borough High Street, London, SE1 1AA
Registered Charity Number: 219279



My affairs

Assets:

Home and any other property

£

Car

£

Furniture

£

Household effects (e.g. antiques)

£

Items of particular value (e.g. jewellery)

£

Financial:

Savings in banks and building societies

£

Shares/investments/Premium Bonds etc.

£

Insurance policies

£

Pensions

£

Other

£

Subtotal:

£

Debts:

Less mortgage

£

Less loans

£

Less credit cards

£

Subtotal:

£

Total assets:

£

Notes: _____



Registered Charity
Number: 219279

Royal British Legion
Haig House, 199 Borough High Street,
London, SE1 1AA



Paper made from
recycled material
Please recycle

Will Planner

If you have not yet made your Will, these pages should help you as you make your plans. Take it with you when you meet with a solicitor and you will have all the information you need to get started.

Full name: _____

Address: _____

Your partner's name and address: _____

Children's full names and addresses: _____

Legal guardian's (guardians') full name(s) and address(es) (details of the person(s) you would like to look after your children), if applicable:

Executor's (Executors') full name(s) and address(es) (details of the person(s) you would like to take charge of dividing your estate):

People and causes you would like to remember in your will:

Funeral instructions:



Betty Leleu, Poppy Seller, 1921



RBL Poppy Ride badges

“My mother was a poppy seller for the very first collection and I remember as a little boy accompanying her. I like to keep this memory alive and so support the Royal British Legion.”

Gordon, Oxfordshire

“I wrote my Will using RBL’s free Will-writing service. It really was quick and easy to do and it gave me great pride as a veteran to be able to include a gift to RBL too.”

Alan, London



Participants at the Battle Back Centre



Poppy Appeal Organiser

Thank you for
changing lives forever

For more information about our free Will-writing service,
contact the Gift in Wills Team using the details below:

freewills@britishlegion.org.uk
0345 845 1945

Royal British Legion
Haig House, 199 Borough High Street,
London, SE1 1AA

Registered Charity Number: 219279

