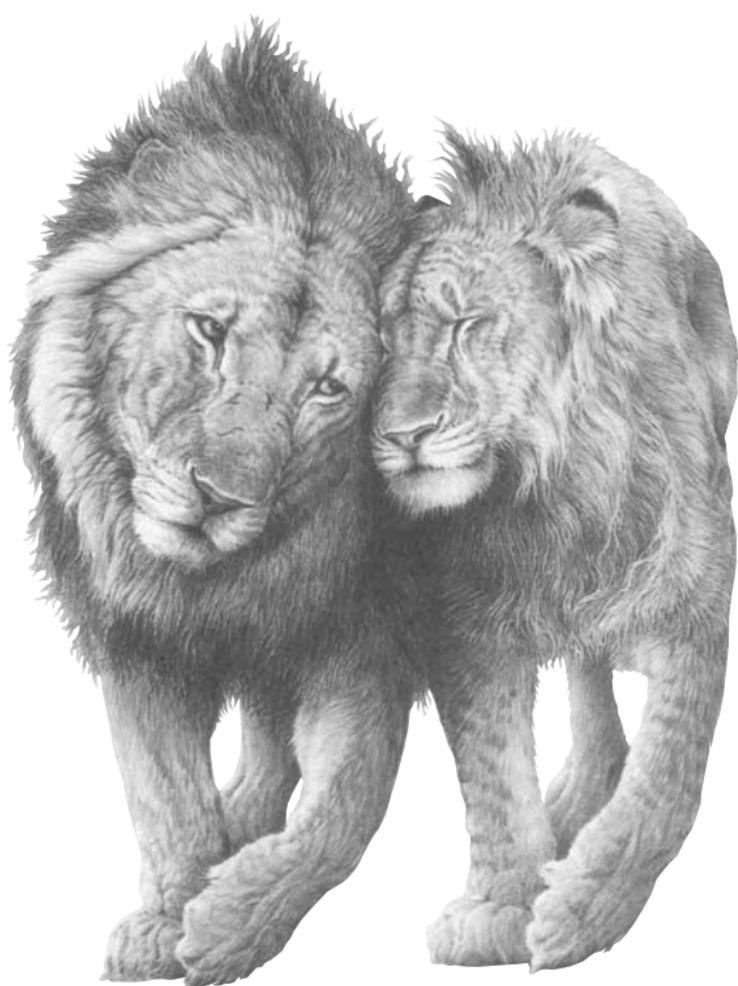


Peace of Mind



**How to make or update your Will
Born Free's straightforward guide**



Registered Charity No. 1070906

Keep the future wild

A special message from Virginia McKenna, Born Free Co-founder

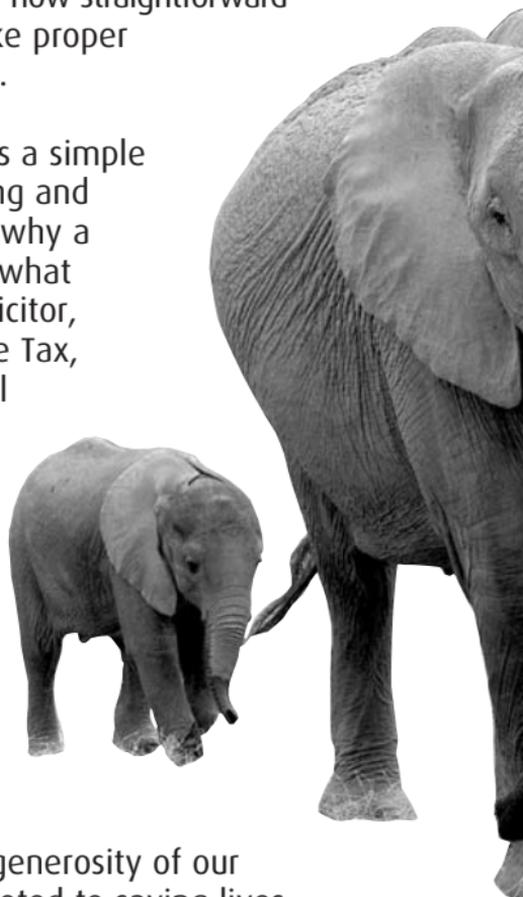


Dear Friend

Thank you for sending for Born Free's *Peace of Mind* booklet, which I'm sure will prove indispensable. You probably realise how vital it is to have an up-to-date Will and ensure your family, friends and the animals and special causes you care about are provided for. But you might be surprised by how straightforward and inexpensive it is to make proper arrangements for the future.

Our *Peace of Mind* booklet is a simple and practical guide to making and updating a Will. It explains why a proper Will is so important, what information to give your solicitor, how to minimise Inheritance Tax, and how to update your Will should your circumstances change.

I know you share our vision for a kinder, more compassionate future for wild animals. When you make your Will I hope you will consider including a residual legacy to the Born Free Foundation. Thanks to the generosity of our supporters, Born Free is devoted to saving lives, stopping suffering, rescuing individuals and protecting rare species. Now merged with wildlife charity Care for the Wild, working together we can change things for the better, one step at a time.



Thank you so much for thinking of Born Free.

My very best wishes

Virginia

Virginia McKenna OBE
Born Free Founder

PS If you would like further advice we would of course be delighted to help you. Just speak to my son Will Travers (01403 240170 or will@bornfree.org.uk), if you would like to discuss any specific matter.

Solicitor's endorsement

By making a Will you can help safeguard the future of not only your family and friends, but also animals and other special causes important to you.

Born Free's *Peace of Mind* booklet gives straightforward advice and all the background information you need to know before you appoint a solicitor to draw up your Will or update any existing Will that you may have.

You might not realise that if you do not leave a Will your estate will pass under the Intestacy Rules and your spouse may not inherit your entire estate. If you leave no spouse or children, your estate could under the Intestacy Rules pass to distant relatives that you do not know, or failing that the Government.



Additionally, if your estate exceeds a limit set by the Inland Revenue it may be liable to Inheritance Tax. There are many ways in which you can avoid or reduce this tax (explained on page 9), and just one of those methods would be to leave a legacy to Born Free. Such a legacy would not be taxed and could be sufficient to bring the value of your estate below the Inheritance Tax limit. By helping Born Free protect wild animals, at the same time you could ensure your family pays no tax or substantially reduce the tax payable.

Making arrangements for the future can be easy and inexpensive, just follow these three simple steps:

1. Carefully read this easy to understand booklet
2. Work out what you have to give and who you would like to benefit.
3. Appoint a solicitor to draw up or update your Will or contact The Goodwill Partnership who can arrange this for you with a free home visit (p7).

Cole + Haddock Solicitors are delighted to endorse Born Free's *Peace of Mind* booklet.

COOLE+HADDOCK

Contents

- 3 Solicitor's endorsement
- 4 Why having a Will is important
- 6 Step-by-step guide to making a Will
- 8 Working out the value of your estate
- 9 Inheritance Tax and how to minimise it
- 10 Helping Born Free
- 11 How to leave a legacy to Born Free and special gift to those who pledge
- 12 Pledge form

Why an up-to-date Will is important

Having an up-to-date Will ensures that your final wishes will be carried out and that your property and possessions go to the people you care about.

If you don't make a Will

Many people assume their spouse and children will automatically inherit everything, but if you don't make a Will, the Law will decide who gets what. Your family and friends may have to wait for several years while this is resolved and your distant relations are traced.



RICHARD PALMER



IAN REDMOND

If you have no next of kin, the Government is likely to receive everything. The taxman will inherit all you have, instead of your friends, the causes you believe in, or the charities you have supported throughout your life.

Making a Will avoids these problems, saves your family from distress, puts you in charge and makes sure your wishes are known, however large or small the amount you have to leave.

Providing for your children

If you have children under 18 it is important you make a Will to ensure they are properly looked after if anything happens to you. You should appoint a suitable guardian who would become responsible for your children if you and your partner should die.

Caring for your animals

Many of us enjoy the companionship of a beloved dog or cat. By including instructions for their care in your Will, you can make certain they will be properly looked after.



First make arrangements with a friend, relation or local sanctuary who would be happy to take care of your pets, and then specify this in your Will. If you would like to help Born Free protect wild animals, please see page 11.



B+C ALEXANDER

Updating your Will

As time goes by and your personal or financial circumstances change, it is important that your Will is updated.

Examples would include getting married or divorced, becoming widowed, or the birth of a new child or grandchild.

If changes are significant you would probably need to make a new Will, but minor changes can be made by adding a 'codicil' to your original Will. You could for example amend your Will if you wanted to include a gift to the Born Free Foundation.



MAIL ON SUNDAY

With the help of a solicitor, arranging and updating a Will is surprisingly easy and inexpensive and helps ensure real peace of mind.



How do I make a Will?

You should make a Will as soon as possible and review it regularly to see if it needs updating.



CARLOS SCHULER

List your assets

First create a list of everything of value you own. The inventory on page 8 will help you to work out your assets and find out how much your estate is worth.

Those you care about

Then make a list of the people you would like to provide for. Make a note of any item you would like to leave to a particular person, such as a painting or piece of jewellery. Once you are sure that your family and those you care about have been properly provided for, there might be organisations you would like to remember, such as Born Free. Don't forget to leave sufficient funds to cover any outstanding debts you might have, and funeral expenses for example.

Executors

It is important you nominate people to act as your 'executors'. They will be responsible for ensuring that your wishes and instructions in your Will are properly carried out. You could choose close friends or members of your family, or ask your bank manager or solicitor, although they will usually charge a fee for this.

Consult a solicitor

To create a legally correct document and ensure your final wishes are carried out it is important you consult an expert. Our colleagues at The Goodwill Partnership will be delighted to help you arrange your Will, just see p7 for details. Or you could contact a solicitor directly. If you don't already have a solicitor follow your family or friends' recommendation, visit www.solicitorsalliance.co.uk (for an NSA approved solicitor in your area), or contact your local Citizens Advice Bureau (you may qualify for the Green Form Legal Aid Scheme). You may wish to compare fees from several firms.

List any questions you have before you visit your solicitor, then make an appointment as soon as possible.

Witnesses

Once your Will is completed and you are happy with its contents, you will need to sign it in the presence of two witnesses who can, if you wish, be provided by your solicitor. Your solicitor or bank manager could safely keep your Will for you, but do make sure your executors know where it is held.



MARTIN HARVEY

Will-writing service

Born Free can help arrange your Will in the comfort of your own home, thanks to The Goodwill Partnership's easy and affordable Will-writing service.

Three simple ways to book your FREE, no obligation home-visit with a trusted advisor:

- Call **01482 661 286** – a special number just for Born Free supporters
- Visit **www.thegoodwillpartnership.co.uk/bornfree**
- Text **GOODWILL18** to **60777**

Your Will is then drafted by a registered solicitor. This simple, professional service starts at only £98 +VAT - a special, discounted rate for Born Free supporters.



DAVID COURTENAY

uture wild

Working out your Assets

This list will help you work out the value of your property and belongings. Your solicitor may find this page helpful and it will help them work out if your estate is liable for Inheritance Tax – see page 9 for advice on this.

Item	Approximate value
Property / possessions	
House / flat	£ _____
Second home / caravan	£ _____
Other property / land	£ _____
Car(s)	£ _____
Business assets	£ _____
Furniture / antiques	£ _____
Home equipment (TV, audio, cameras, appliances etc)	£ _____
Other gadgets (computer, tablet, mobile etc)	£ _____
Jewellery	£ _____
Pictures / books / records	£ _____
Other items of value	£ _____

Financial

Bank account	£ _____
Building Society account	£ _____
Post Office account	£ _____
Premium Bonds	£ _____
Stocks & shares	£ _____
Investments	£ _____
Pension / benefits	£ _____
Life insurance	£ _____
Other financial interests	£ _____
Money owed to you	£ _____
Name & address of debtor:	_____

Outstanding Debts/money you owe

Mortgage	£ _____
Other loans	£ _____
Overdraft	£ _____
Credit Card debts	£ _____
Other money owed	£ _____

Summary

Total assets:	£ _____
Total debts:	£ _____
Final amount:	
(Total assets minus total debts)	£ _____

Inheritance Tax and how to minimise it



AERP

It isn't just the wealthy whose families have to pay Inheritance Tax. If your assets exceed a limit set by the Inland Revenue your estate may be liable. In 2016 for a single person this tax was charged at the rate of 40% after the first £325,000. Your solicitor can advise you on current figures, and explain how you can minimise this tax bill.

If for example your estate totals £400,000 then £325,000 could be available tax-free, but £75,000 could be liable for tax. At a rate of 40% this means a tax bill of £30,000 may have to be paid to the Inland Revenue.

But you can avoid or reduce this tax*. One method is to leave a legacy to a registered charity such as the Born Free Foundation, which would be completely tax-free.

So with assets of £400,000, if you left a legacy of £25,000 to Born Free, just £50,000 would be liable to Inheritance Tax, so only £20,000 would need to be paid. So your kind action would help protect wild animals, and you could reduce the amount of money you have to leave the taxman. What a great feeling, to benefit wild animals not the Inland Revenue!

There are other ways to minimise Inheritance Tax. Gifts given to family or friends up to seven years before your death are tax-free. Married couples and civil partners are allowed to pass their possessions and assets to each other tax-free. The surviving partner is allowed to use both tax-free allowances (providing one wasn't used at the first death), but when they die Inheritance Tax will probably be applied to their estate.

You can also minimise Inheritance Tax by arranging a life policy. The proceeds can pass to your beneficiaries without any tax implication. Premiums vary with age and could perhaps be funded from investment income. However, this is a complex matter and you should take advice from someone with the appropriate expertise.



B. HARRIS-JONES/BFF

future wild

Helping Born Free



The Born Free Foundation is an international wildlife charity with a unique role and a very special history. Born Free is dedicated both to preventing wild animal suffering and protecting rare species. So compassion *and* conservation.



© COLUMBIA PICTURES

In 1964, Bill Travers and Virginia McKenna starred in 'Born Free', a classic film which changed forever the world's attitude to wildlife. The experience profoundly affected Bill and Virginia and sparked a lifelong commitment to wildlife. In 1984 they launched the charity Zoo Check with their son Will Travers to expose captive animal suffering and alleviate misery. This has evolved into the Born Free Foundation, working throughout the world to save lives, stop suffering, rescue individuals and protect species.

Today, led by Will, Born Free is one of the world's most dynamic and high-profile wildlife charities.

In action - Born Free:

- investigates cruelty and suffering
- exposes captive exploitation and neglect
- campaigns to end zoos and wild animal circuses
- rescues big cats from tiny cages, creates sanctuaries and funds wild lion and tiger conservation
- funds anti-poaching patrols, fights the ivory trade and cares for rescued baby elephants
- saves rhinos, Ethiopian wolves and other rare species from extinction
- cares for orphan chimps, gorillas and monkeys and protects wild great apes
- protects wild bears and helps rescue bears from bile farms
- protects wild dolphins, sharks and turtles and campaigns against dolphinarium
- educates people around the world to treat animals with compassion and respect

Leaving a legacy to Born Free would help ensure that our important work to protect wildlife can continue.

As a registered charity, every legacy Born Free receives is free from tax. And if your gift to Born Free brought your estate's value beneath the Inheritance Tax threshold (£325,000 in 2016), your family would not have to pay any tax either.

How do I leave a legacy to Born Free?



A legacy to the Born Free Foundation is a wonderful way to help ensure our work to protect wild animals can continue.

Residual Legacy

The 'residue' of your estate is what remains when your bequests have been distributed and any expenses or debts paid. Many people find a residuary legacy the most convenient way to leave a gift to charities like Born Free, as your gift would come to us only after your family and friends have been provided for.

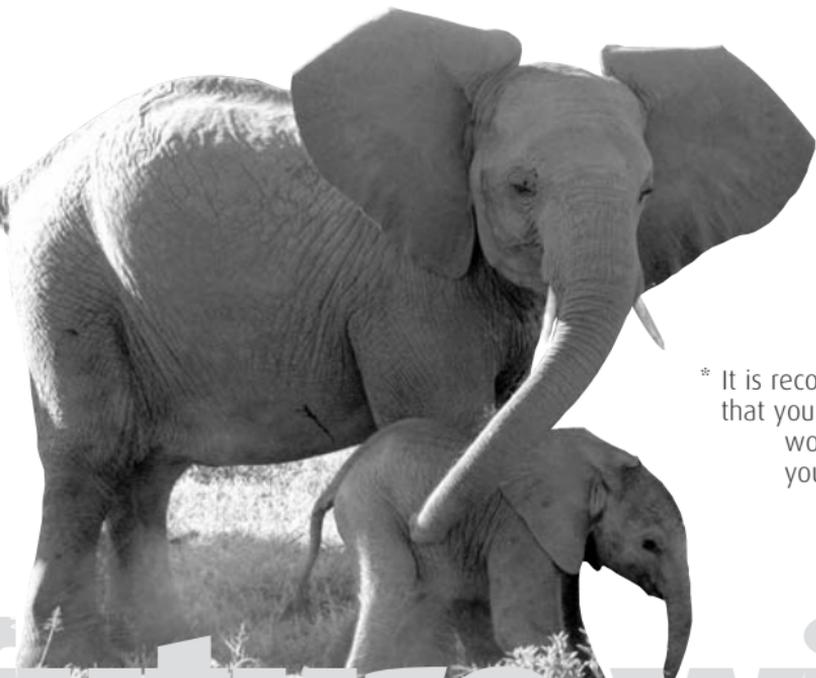
If you would like to bequeath a percentage of your estate to Born Free you could include this wording in your Will: 'I bequeath unto the Born Free Foundation, Registered Charity No. 1070906, of Broadlands Business Campus, Langhurstwood Road, Horsham, West Sussex RH12 4QP, _____ percent of the residue of my estate, free of tax, and I direct that the receipt of an authorised officer of the Born Free Foundation shall be a good and sufficient discharge of such legacy'.*

Other bequests

Other forms of bequest include a 'pecuniary' legacy of a specific sum of money, or a 'specific' legacy when a particular item of value such as jewellery, a painting or property is specified.

Thank you from Born Free

To show our appreciation, everyone who decides to remember Born Free in their Will, will be sent a unique gift ... an exquisitely illustrated book of Virginia McKenna's wildlife poems, personally inscribed by Virginia. Just complete the pledge form at the end of this booklet.



* It is recommended that you check this wording with your solicitor.

Pledge Form

Please complete in BLOCK CAPITALS, detach & return to Born Free in the enclosed FREEPOST envelope



My pledge to the Born Free Foundation

I would like to help individual animals in need, protect wildlife and keep the future wild. I am including a legacy for Born Free in my Will. My bequest is

- Residuary
- Pecuniary
- A specific item of value
- A percentage of my estate
- My entire estate

If you wish to give us an indication of the amount, please do so here £ _____.

- I look forward to receiving my personally inscribed poetry book from Virginia McKenna.

Please include the dedication: _____

- I would prefer not to receive a poetry book as a thank you.

Title: (Mr/Mrs/Miss/Ms) _____

Name: _____

Address: _____

Postcode: _____

Daytime telephone: _____

Date of Birth (optional): _____

All information will be treated with utmost confidentiality.

Please return this form in the envelope provided to:
**Born Free Foundation, Legacy Department,
FREEPOST RTJX-ABHE-GZHK, Horsham, RH12 4QP**

"Thank you so much for helping Born Free protect wild animals".

Virginia

Virginia McKenna

Who needs to make or change a Will?

- Do you have money, property or possessions?
- Like to decide how your assets are shared out?
- Married, living with a partner, or divorced?
- Got children or grandchildren?
- Do you have pets?
- Want to reduce Inheritance Tax?
- Have your circumstances changed?

Yes? You need to make or update your Will!

Peace of Mind, Born Free's guide to making and updating your Will, is here to help. It tells you everything you need to know, before you contact a solicitor to draw up or update your Will.

The Born Free Foundation

The Born Free Foundation is a dynamic international wildlife charity, founded by Virginia McKenna OBE and Bill Travers MBE following their starring roles in the classic film *Born Free*. Today, led by their son Will Travers OBE, Born Free takes action worldwide for wild animal welfare and compassionate conservation. From small beginnings, Born Free has grown into a global force for wildlife, described by *The Times* as 'Big enough to make a difference, but small enough to care'.

Born Free believes wildlife belongs in the wild and works to phase out zoos and stop captive animal exploitation. Our charity rescues individuals from lives of misery in tiny cages and gives them lifetime care in spacious sanctuaries. Born Free protects threatened species including lions, elephants, tigers, gorillas, wolves, bears, marine turtles and much more in their natural habitat, working with local communities to help people and wildlife live together without conflict. Find out more at www.bornfree.org.uk



Registered Charity No. 1070906

Born Free Foundation, Broadlands Business Campus
Langhurstwood Road, Horsham, West Sussex RH12 4QP

Tel: 01403 240170
info@bornfree.org.uk | www.bornfree.org.uk

Front cover picture credit: Gary Hodges

Keep the future wild