

You may choose to make a specific bequest to the Rowland Hill Fund

The Rowland Hill Fund is the charity for Royal Mail Group employees, pensioners and their immediate dependents.

If you choose to make a specific bequest, simply include the words "I give to the Rowland Hill Fund, Charity Registration No. 207479, the sum of £ (figures and words) for its charitable purposes and I declare that the receipt of the Chairman or other authorised officer of the Fund shall be sufficient discharge to my executors."

If you prefer to give property or possessions, simply insert the description of goods in place of "the sum of".

For a residuary bequest simply substitute the words "I give x% of my residuary estate to the Rowland Hill Fund".

Please let us know if you make provision in your Will for a bequest to the Rowland Hill Fund.

This action will not prevent you from changing your Will at a later date, but will enable us to express our appreciation to you for your kindness during your lifetime and to keep you informed about the work of the Fund.

Background to the Rowland Hill Fund

The Fund was set up in 1882 as a memorial to Sir Rowland Hill, the great postal reformer, with the sole purpose of helping any Royal Mail Group employee, pensioner or their immediate dependents, who through no fault of their own find themselves in financial difficulty through age, disability, ill health or other misfortune. It is administered by a Chairman and Board of Trustees, who have a wide knowledge of Royal Mail, as well as experience of the charity field. Every year around 400 people receive our help and we distribute some £500,000 in the process.

We do not work in isolation; we communicate and share solutions with a significant number of external charities large and small, which, with ever increasing demands on our resources, allows us to maintain the levels of help we are able to give.

Rowland Hill Fund
Helping each other
in times of need

ROWLAND HILL FUND

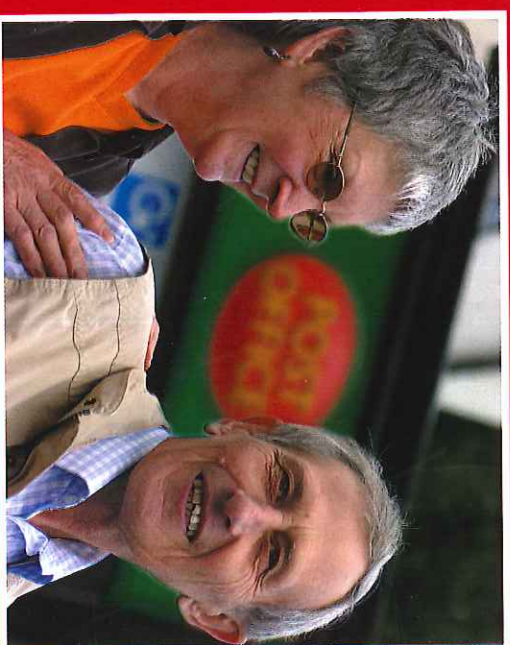
Royal Mail, Mount Pleasant,
Farringdon Road, London EC1A 1BB
Phone: 0800 232 1762
www.rowlandhillfund.org

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Registered Charity No. 207479

Patron: **HRH The Princess Royal**

Leaving a Legacy



Making a difference
where it matters

Why a Will is so important

It is important you make a Will so that you can ensure your estate goes to the people you care most about. Your family and close friends will, most likely, come first followed perhaps by one or two of your favourite groups or charities.

If you die without leaving a Will the law, through Intestacy Rules, will decide what happens to your estate. These rules can result in an Estate being distributed unfairly between next of kin and close relatives and to the exclusion of close friends and stepchildren.

Without a Will the people you most wanted to benefit may get less than you intended, or nothing at all.

Seeking the help of a Solicitor

A Solicitor can offer advice suited to your particular circumstances and help you with any queries you may have. He or she can also act as Executor along with a family member or trusted friend.

You can obtain a quote in advance from the Solicitor in respect of the likely fees, so if you have not used one previously it is best to shop around and obtain more than one quote.

Leaving a bequest to charity

Any gift you leave to a charity, such as the Rowland Hill Fund, will be exempt from Inheritance Tax and this could help reduce or eliminate liability on your estate if it exceeds the IT threshold. The tax threshold levels and rates of tax are generally reviewed in the Budget each year, so you should ensure that your will is reviewed from time to time to allow for these changes.

There are three main ways of leaving a legacy:

- **Pecuniary Legacy** – a specific sum of money.
- **Specific Bequest** – a particular item(s) you may wish to give.
- **Residuary Gift** – a share of what remains of your estate after all of your other wishes have been carried out and expenses met.

With the passage of time, pecuniary legacies will lose value due to inflation and you may wish to index link your cash gifts to family, friends and charity, or divide your whole estate into shares or percentages, so that all beneficiaries gain if the value of your estate increases from when you first drew up your Will.

If you have an existing Will

If you have already made a Will, but wish to leave something to a charity, then you can easily do this by adding a simple codicil to your existing Will. Your Solicitor is the best person to advise how the codicil should be worded.

As a rule, your Solicitor will offer to retain the original of your Will, but will usually supply you with a copy for your retention. If you decide to keep the original yourself, make sure it is in a secure place and is known to the executors.

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Further Information

If you would like any further information from the Fund, please contact us at the address shown on the back page.