



Leaving a Legacy

In leaving a Legacy you can

- touch lives,
- further Mission
- support our Ministry
- preserve this glorious Cathedral

Make a difference
to the work of the Cathedral
with a simple gift in your Will



Two Simple Steps

To make a difference to several aspects of the work of the Cathedral, there are just two simple steps to follow:

1. You need to insert a clause in your Will leaving a gift to be applied for general purposes or for some specific purpose(s) as set out in the letter of wishes mentioned below.

(A) A gift of the whole or a share of your residuary estate might be expressed in your Will as:

“I GIVE (the whole) or (%) of my residuary estate free of all taxes to:-

- *The Chapter of the Cathedral Church of St. Peter and St. Wilfrid at Ripon. Or*
- *Ripon Cathedral Development Campaign (Registered Charity No 1086760) Liberty Courthouse, Minster Road, Ripon, HG4 1QS. Or*
- *Ripon Cathedral Music Trust (Registered Charity No 1154957) Liberty Courthouse, Minster Road, Ripon, HG4 1QS. Or*
- *The Friends of Ripon Cathedral (Registered Charity No 1062095) c/o Liberty Courthouse, Minster Road, Ripon, HG4 1QS.*

and I request (without creating any binding trust or legal obligation) that in applying the same it shall give effect to any written expression of wishes left by me relating to this gift AND I declare that the receipt of a proper officer of the said body shall be a full discharge to my Executors and Trustees” (Please name one of the above beneficiaries).

(B) A gift of a fixed amount of money or other asset might be expressed in your Will as in (A) above but starting with the words *“ I give the sum of £ () (or other asset) free of all taxes to*”

** Please insert the amount in figures and then in words in the brackets or describe the asset to be given (as the case may be). The declaration at the end of (A) above should be omitted in the case of gifts of land/premises.*

2. You should complete the letter of wishes or a letter in other suitable terms if you want to specify any particular purposes for which your gift is to be made.

If you send a copy of your letter to us in advance we can check that your wishes are both legal and achievable. **Letter of Wishes**

To: Ripon Cathedral Office (Legacy)
Liberty Courthouse
Minster Road
Ripon
HG4 1QS

From: Title Forenames:
Surname:
Address:
.....

To further the work of the Cathedral, I have included a gift in my Will namely

The sum of £ (or other asset) OR

All (or ... per cent of the residue of my estate (*delete as appropriate*)

to (*name of beneficiary*)

I wish this gift to be used:

for the general purposes of the Cathedral OR

for Mission and Community Outreach projects OR

for work on the Fabric of the Cathedral OR

for Education projects OR

for the purpose of the Cathedral Music OR

for the purpose of: _____

(Please state any other specific purpose of your choice associated with the work of the Cathedral)

Signed Dated

Funeral Donations

Many people prefer to see funeral donations made to the Cathedral in lieu of floral tributes. If this is stated in your Will, the Executors can make sure that your wishes are carried out. An inscription in one of the Cathedral's 'In Memoriam' books can be arranged where total donations amount to £100 or more. The following wording will ensure that your wishes are met:

'I request my Executor(s) to ensure that instead of flowers at my funeral donations are made to Ripon Cathedral.'

Frequently Asked Questions

❖ Do I need a Solicitor to make a Will?

Yes, Wills can be simple but the Law is complicated and making a mistake could invalidate your Will. An invalid Will can mean that your wishes are not carried out; a court could decide how to distribute your estate. A simple Will costs around £120 + VAT. Some solicitors will write your Will for free (in return for a donation to a charity) during 'Will Aid Week' each November.

❖ Why should I consider giving a share of my estate rather than a specified lump sum?

First, because this reflects Church teaching on proportionate giving. Many people give away a percentage of their income each week, so why not a percentage of their estate too? Secondly, it means your gift is more inflation proof. A gift of £1,000 today may be worth a lot less in 30 years, whereas a gift of 5% of your estate will hold its relative value. Thirdly, dividing your estate into shares means that you do not have to worry about re-writing your Will if, for example, the actual amount you have to leave diminishes through costs of retirement care and so on. It should be borne in mind however, that in the event of a significant fall in the value of your residuary estate, a gift of a reasonably substantial fixed lump sum could turn out to be worth more than a specified percentage of the residue.

❖ Why use the phrase 'without creating any binding trust or legal obligation'?

This would allow your gift to be applied for some purpose other than the purpose(s) you have specified in your 'Letter of Wishes'. However, this would not happen without good reason, and the gift would in any event have to be applied in some way for the benefit of the Cathedral.

❖ How do I change my Letter of Wishes?

If you want to allocate your gift differently, simply complete another Letter of Wishes, destroy your older version and sign and date a new version and keep it with your Will, then send us a copy. One advantage of this is that you can change your mind without changing your Will.

❖ Can't I do this all through my Will?

Yes, and if you want to leave a gift for a single purpose it would be simpler to do it directly through your Will. A Letter of Wishes simply makes it easier to express the scope of your wishes more broadly (if you desire to do so) but without any binding stipulation as to how your gift must be used.

❖ Can I add a gift to my Will without the cost of consulting a solicitor?

If you want to add a gift to your Will this can be done by means of a 'Codicil' This is a legal document which enables you to amend your existing Will and you should consult a Solicitor in this connection. Any completed Codicil should be placed alongside the original will.

❖ Can I nominate a particular purpose?

Yes, you can choose the work or purpose that you would like your gift to support. But it must further the work of the Cathedral in some way.

For further information
Please contact

The Cathedral Office
Liberty Courthouse
Minster Road
Ripon
HG4 1QS

(Tel: 01765 603462) or visit

www.riponcathedral.org.uk