



Remember COPA in your will: Legacy giving

We all want to make sure family and friends are taken care of in the event of our death but if you are in a position to also make a contribution to the work of COPA, there are three main ways to do this.

- **A pecuniary gift** is a specific sum of money for a specific charity or charities.
- **A residual gift** is when all other gifts have been distributed from the estate; the remainder or a proportion of the remainder is pledged to one or more charities.
- **A specific bequest** is a named item left as a gift, e.g. a piece of jewellery or furniture.

It is not enough to inform family or friends that you would like a gift to go to COPA after you are gone. You will need to make a will or add a codicil (a short amendment) to your existing will that mentions the type of gift and COPA's full name (Community Partners Association) and charity number (1027117). It is important that you consider which of these approaches is most appropriate to you and that you seek independent legal advice. See below for suggested wording to use.

Benefits to you

The financial benefit to you or your estate is that legacies are exempt from inheritance tax (which at the time of writing is 40%), so it may help reduce the amount of tax payable if the estate is over the exempt threshold. At the time of writing (2009/10), the inheritance tax threshold is £325,000 for an individual or £650,000 for married couples or civil partnerships. Up to date information on tax rates and thresholds can be found at: <http://www.hmrc.gov.uk/rates/iht-thresholds.htm>

Leaving a gift to COPA in your will allows you to leave a footprint in the future. Your money can make a significant difference to our projects, even after you have gone.

Suggested wording to make a gift to COPA

For a pecuniary gift:

I give to Community Partners Association (COPA) care of Cricklade United Church, 9 Calcutt Street, Cricklade, Swindon, Wilts, SN6 6AZ, Registered Charity Number 1027117, absolutely, the sum (amount in figures, amount in words) to be applied by COPA for its charitable purposes, and I further direct that the receipt of the Treasurer or any other proper officer of COPA for the time being shall be sufficient discharge to my executors.

For a residual gift:

I give all/a share of (please state fraction/percentage) of the residue of my estate absolutely to Community Partners Association (COPA) care of Cricklade United Church, 9 Calcutt Street, Cricklade, Swindon, Wilts, SN6 6AZ, Registered Charity Number 1027117, to be applied by COPA for its charitable purposes, and I further direct that the receipt of the Treasurer or any other proper officer of COPA for the time being shall be sufficient discharge to my executors.

For a specific bequest:

I give to Community Partners Association (COPA) care of Cricklade United Church, 9 Calcutt Street, Cricklade, Swindon, Wilts, SN6 6AZ, Registered Charity Number 1027117, absolutely, (write in here whatever you wish to give) to be applied by COPA for its charitable purposes, and I further direct that the receipt of the Treasurer or any other proper officer of COPA for the time being shall be sufficient discharge to my executors.

For further information:

<http://www.tax-effective-giving.org.uk>, <http://www.rememberacharity.org.uk/>