



Your guide to leaving  
a gift in your **will**



## **The Bangladesh Childhood Cataract Campaign (BCCC)**

Sightsavers has pledged to track down every child in Bangladesh who is blind from cataract and restore his or her sight with a simple operation. Tamanna (pictured) is one of the children who was blind and now can see

# Why make a Will?

---

No one likes to think about making a Will and people have all sorts of reasons for not making one. They don't have time, they don't believe it's necessary and of course none of us plan on dying in the near future.

Yet making a Will is probably one of the most important things you can do to ensure your wishes will be carried out exactly as you want. It's also the only way to protect the rights of your children and loved ones. Despite this, one in five people die without making a Will. As a result, the state may inherit everything. At best, it's an expensive and legal nightmare for those you leave behind, causing stress and upset at a time when they need it least.

Making a Will doesn't have to be hard work or expensive and the satisfaction you'll get from putting your affairs in order will be one of relief. We recommend that you consult a solicitor to draw up a Will.

Cover photo; Smriti Hossain, Bangladesh/  
Tim McDonnell/Sightsavers



**Women queue up to receive antibiotics to combat trachoma infections at a mass treatment point**

In Kenya whole communities are involved in finding ways to eliminate trachoma. Sightsavers strengthen organisations and communities to develop practical and enduring solutions

# Why include Sightsavers in your Will

---

Making a Will gives us a unique chance to provide for those causes closest to our hearts and leave a lasting contribution that will transform the life of an individual or community.

Sightsavers works to combat blindness in developing countries, restoring sight through specialist treatment and eye care. We also support people who are irreversibly blind by providing education, counselling and training. We help the people who need it most – those living in poverty in some of the world's poorest countries.

Our vision is of a world where no one is blind from avoidable causes and where visually impaired people participate equally in society.

Legacies are vital for Sightsavers to achieve our vision. By leaving a gift in your Will to Sightsavers International, you are enabling us to plan ahead.

Legacies give Sightsavers the greatest income and therefore enable us to implement the largest initiatives and make progress. The many thousands of adults and children whose sight has been restored are testimony to the major effect that legacies can have on Sightsavers vital work.

**Imagine a child's future being your legacy**



Jenny Matthews/Sightsavers

## **Janet from The Gambia who has severe low vision now attends her local school**

People with visual impairment should be able to develop their potential to the full. Sightsavers works for people with disabilities to promote equal rights and opportunities

# Why should I make a Will?

---

Although it might at first seem a little daunting, your Will is the only way to ensure your money, assets and belongings are distributed according to your wishes.

### **What happens if I don't make a will?**

Tragically, two out of three people fail to write a Will. They assume that their money and property will automatically pass to their loved ones. In fact, if you don't have a Will, your entire estate could go to the State. This can cause great distress and hardship to those left behind.

### **When should I update my Will?**

Your Will should reflect major changes in your life such as marriage, bereavement, divorce or the birth of children or grandchildren.

## How can I update my Will?

If you wish to make major revisions to your Will, your solicitor may have to alter it. If the changes are relatively simple, such as the addition of a charitable bequest, you need only add a codicil, a legally binding document that details amendments to your Will.

## What is a legacy?

A legacy is a gift of money, property or a valued possession that you leave to family, friends and the causes you hold dear. How can I leave a legacy to charity? If you are writing a new Will, you need only give your solicitor the charity's details: their exact name, address and charity number. If you would like to add a charitable bequest to an existing Will, simply complete a codicil such as the one printed on the back page of this booklet and present it to your solicitor.

## What types of legacies are there?

- A **Residual Legacy** is all, or a percentage of, the remainder of your estate once all other commitments (for instance, bequests to your family, outstanding taxes or nursing care costs) have been met.
- A **Pecuniary Legacy** is a gift for a specific sum of money.

- A **Specific Legacy** is the gift of a specific item of value such as property, jewellery or stocks and shares.

## Which types of legacies benefit charities most?

By leaving a share of your estate (Residual), rather than a fixed sum of money (Pecuniary), you can protect your gift from losing value through inflation.

## Are there tax benefits?

If you leave a legacy to charity, your gift will be tax-free. So every cent of your money goes to helping those who need it most.

## Can I leave a legacy to fund, a specific project?

Hopefully, it will be a long time before we receive your legacy gift. In that time there's a chance we may have raised the funds to complete a specific project.

In such cases, we are legally bound to forfeit your gift and cannot use it to fund other urgent projects. Therefore, it's far better for us when legacies are not left to specific projects but for our general charitable purposes.



Kate Holt/Sightsavers

**Ezra Daniel from Kaduna State in Nigeria,** takes Mectizan® treatment to protect against River Blindness

# 8 simple steps...

---

## **...to leaving a legacy to Sightsavers**

### **1. Arrange to see your solicitor**

To ensure your Will is legally valid, we recommend you always use a solicitor. If you don't have one, simply phone the Law Society on 01 6724800.

### **2. Assess your estate's value**

Your estate is everything you own – your home, contents, shares and insurance – minus any outstanding commitments you may have such as a mortgage. This should give you a clear idea of how much you would like to leave and to whom.

### **3. Prepare the paperwork**

If you are writing your Will for the first time and decide to leave us a legacy, you will need to make a note of our exact details, i.e. our full name, address and charity number in your Will.

These are:

Sightsavers International  
70 Georges Street Upper  
Dún Laoghaire  
Co. Dublin  
Registered charity number CHY 15437

If you are adding a bequest to Sightsavers in your existing Will, please complete the codicil document at the back of this guide.

### **4. Choose what kind of legacy you'd like to leave**

Decide whether you'd prefer to leave a Residual, Pecuniary or bequest of a specific item. Please note that a residual legacy is the safest way to ensure your gift retains its value.

### **5. Return the enclosed pledge invitation.**

Knowing your intentions enables us to plan for the future. It also allows us to say 'Thank you' within your lifetime.

### **6. Choose your executor**

If you are writing a new Will, you will need to choose someone to be your executor. Their job is to carry out your wishes after your death. The task may be time-consuming, so it's best to consult them first. It's also worth noting that for this reason most people name two executors.

### **7. List any questions**

Sightsavers is on hand to answer in the strictest confidence any queries you might have. Please feel free to call us on 01 663 7666.

### **8. Visit your solicitor**

Your solicitor will discuss with you in detail the specifics of your Will. Once you are happy all you need do is sign and date your new Will or codicil before two independent witnesses, who must also sign the document.

**Thank you.** Your legacy could really change lives for the better in some of the worlds poorest countries.

# Your Estate checklist

Take this simple checklist with you to your solicitor when making your Will, it'll help you answer all their questions.

## Property *List your major assets and their approximate value*

Home	€
Holiday home	€
Jewellery	€
Car	€
Home contents (e.g. furniture)	€
Antiques	€
Other items of value	€

## Financial

Bank/Building Society accounts	€
Stocks, shares, investments etc.	€
National Savings	€
Pension/benefits	€
Life Assurance	€
Business assets	€
Any other financial interests	€

## Financial Commitments

Mortgage outstanding	€
Loans	€
Overdraft	€
Hire Purchase agreements	€
Credit Card Loans	€
Other Loans	€

## Money you are owed *Name and address of debtor*

Name		
Address		
Date of loan		
Amount outstanding		€

## Name and addresses of executors

Name		
Address		
Name		
Address		



# Your codicil for a bequest to Sightsavers

To add a bequest to Sightsavers in your existing Will, simply fill out this legal document. Make sure that you sign it before two witnesses, neither of whom stand to benefit from either your Will or from this codicil. Once completed, you may wish to forward this document to your solicitor for checking. It should then be kept in a safe place, together with your Will.

Thank you for your kindness. Your gift of sight will be valued for many years to come.

## For you to complete

By this first (appropriate number of codicil) <sup>1</sup>	
--	--

to my Will dated	
I (full name)	
of (address)	

in addition to the provisions of my said Will give to Sightsavers International, 70, Georges Street Upper, Dún Laogharie, Co. Dublin. Registered charity number CHY 15437 the sum of:

<input type="checkbox"/> Residual Legacy <sup>2</sup>		%
<input type="checkbox"/> Pecuniary Legacy	€	
<input type="checkbox"/> Specific Legacy (item)		

for its general charitable purposes and I direct that the receipt of the Treasurer for the time being or other duly authorised officer shall be a sufficient discharge to my executors/trustees. In all other respects I confirm my said Will.

Signed <sup>3</sup>		Date	
---------------------	--	------	--

## For your witnesses to complete

Signed by the alongside in our joint presence and then by us in his/her's.

1st Witness (Mr/Mrs/Miss/Ms)	
Address	
Occupation	

Signed <sup>3</sup>		Date	
---------------------	--	------	--

2nd Witness (Mr/Mrs/Miss/Ms)	
Address	
Occupation	

Signed <sup>3</sup>		Date	
---------------------	--	------	--

- 1. It is important to state which codicil this is, eg first, second, third etc.
- 2. A percentage of your estate left after all specific gifts, debts, fees, taxes and other expenses have been paid.
- 3. In front of witnesses.



## **Sightsavers International**

70 Georges Street Upper  
Dún Laoghaire  
Co Dublin

Tel **01 663 7666**

Email **info sightsavers.ie**

Website **www.sightsavers.ie**

Donation hotline **1850 50 20 20**

Registered Charity Number **CHY 15437**

**For more information or if you have any queries please do not hesitate to call John Fleming on 01 663 7666 or email John at [jfleming@sightsavers.ie](mailto:jfleming@sightsavers.ie)**