



Royal Air Force
Benevolent Fund

BE PART OF THE HEART

A GUIDE TO LEAVING

A GIFT IN YOUR WILL

FAMILY IS AT THE HEART OF OUR WORK: WE WOULD LOVE YOU TO BE PART OF IT

When it comes to thinking about your Will, it can offer great comfort and peace of mind to know that your loved ones will be cared for when you're no longer here. That's why we encourage everyone to make a Will, no matter your circumstance.

After taking care of your own family and friends, your Will can also provide a wonderful opportunity to make provision for the Royal Air Force Family.

Generation after generation, those that have worn the Royal Air Force uniform have proudly been there for all of us, sacrificing their own lives and liberty to defend our country and fight for our freedom. With a gift in your Will, you can make sure that when they need our help, they're loved and cared for, just as your own family will be. It's an incredible gesture, and one that could make a positive impact on so many lives across the serving, veteran and bereaved RAF communities.

As a charity, Gifts in Wills are vital to the work of the Fund and they make up over 60% of our fundraised income. These special gifts are the reason we can do so much for our veterans, serving personnel and their families. From providing vital financial support to former personnel to providing counselling for RAF families that can come under strain due to service life and easing loneliness for our

veterans – none of it would be possible without the support we receive from gifts in Wills.

I hope you find this Guide helpful as it contains everything you need to get started to write your Will and how you can remember the RAF Family in it. If you have any questions, we're here for you and you can contact our gifts in Wills team on **0207 580 8343** or email **legacies@rafbf.org.uk**

On behalf of the whole RAF Family, thank you.



**Air Vice-Marshal Chris Elliot CB CBE DL
Controller**



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SUPPORTING THE RAF FAMILY, NOW AND INTO THE FUTURE

For over 100 years, we've been here for veterans, serving personnel and their families whenever they've needed us. By leaving a gift in your Will, you can make sure they are supported for many more.

We have an obligation to honour the courage and commitment of our RAF Family, and your support will make sure they can live with the dignity and independence they deserve. Your kindness and generosity goes to support the RAF Family financially through our grants and advice lines, emotionally through our wellbeing services, and practically through mobility support and housing assistance.

Gifts in Wills change lives

Thanks to the generosity of supporters and those who leave us gifts in their Wills, veterans, serving personnel and their families are able to access the support they need, when they need it most. Here are just a few examples of how we turn these special gifts into financial, emotional and practical support.

Personalised support

In recent years our welfare team has grown thanks to gifts in Wills, allowing us to provide tailor-made support quickly and efficiently, to more people. Talking directly to people means we can assess their individual needs and direct them to the right support, be that specialist mobility equipment, help with serious debts or a housing issue.

Increasing independence

We don't believe anyone who has served their country should have to struggle due to disability, injury, advancing years or leaving the service. With your support we can be here for tomorrow's veterans, enabling them to cope with these challenges and live well.

Enhancing wellbeing

From improving mental health to helping the RAF Family find friendships and connections, enhancing wellbeing is at the heart of what we do. Our Listening and Counselling Service has helped thousands of members of the RAF Family to work through their problems. And our Telephone Friendship Groups, facilitated by trained volunteers, are helping RAF veterans to connect with others and feel less lonely.



42,259 members of the RAF Family
were supported in 2023

Financial assistance

We provide a range of financial grants for those on low incomes or those struggling to cover unexpected or unaffordable one-off costs. The gifts we receive in people's Wills enable us to offer financial help and advice to help pay for essentials and relieve stress.

Supporting RAF stations

Station grants are another key way gifts in Wills help us support the serving RAF community. Many of the grants we award to RAF stations help to enhance communal social spaces, therefore improving morale for serving personnel and their families.

The RAF Family is always going to need us... and you

Leaving a gift in your Will to the RAF Benevolent Fund is a wonderful way to make sure the RAF Family is supported for many years to come.

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STEPHEN AND PAULA'S STORY

Stephen and Paula both served in the RAF, based at RAF Wyton in Cambridgeshire. However, in 1996, a cruel diagnosis changed their lives forever.

Stephen was diagnosed with muscular dystrophy – a rare genetic disease that weakens muscles and has no cure. After 18 years of service, he was medically discharged.

"It was like our whole world was caving in," said Stephen. "RAF doctors told me I'd be in a wheelchair within five years. Our son was only about two or three years old at the time. And you're thinking, how am I going to pay the mortgage? Will we be able to keep the house? It was really tough."

A few months later, Stephen was attending a muscular dystrophy meeting and someone mentioned the RAF Benevolent Fund's Housing Trust to him. Thanks in part to gifts in Wills, Stephen and Paula have received vital support when it's mattered most.

As Stephen says, *"The Fund were just amazing. They got an occupational therapist round to see what sort of property we needed, understanding that I was going to be in a wheelchair soon. They helped us find a new place to live with all level access, wet room and wide doors to fit the wheelchair I'd need. They thought of everything, all the adaptations we might need too. I don't know what we would have done without them."*

Stephen refused to give in to his diagnosis and continued to walk for many more years before needing a wheelchair. When that time eventually came, the Fund provided him with a specially adapted

chair through our mobility scheme. More recently, Stephen and Paula found themselves struggling to cope during the cost-of-living crisis. As he says, *"Paula got poorly and we found ourselves paying hundreds of pounds per month just on heating the house. I spoke to the Fund again, and of course, they were there for us."*

With their children grown up and no longer living at home, Stephen and Paula received support from the Fund to downsize to a fully accessible bungalow which is more affordable to run.

“ We can't believe how much the Fund has helped us. We've both now decided to leave gifts in our own Wills to the RAF Benevolent Fund, so they can keep doing their amazing work in the future. And even though we can't give to them right now, in future we want to show our appreciation for everything they've done for us."

Stephen



“ We will be leaving gifts in our Wills to show our appreciation for the Fund.”

Stephen and Paula, RAF Veterans

FAMILY, FRIENDS AND FAVOURITE CAUSES

Everyone should have an up-to-date, professionally written Will.

It's the best way to ensure that your wishes for family, friends and causes close to your heart will be carried out after you've gone.

It's important to review your Will from time to time, to ensure it reflects any changes to your circumstances – and this could be the perfect opportunity to include a gift to the RAF Benevolent Fund.

If you don't have a Will, you are what's known as 'intestate' when you die and the law decides who inherits your estate, which may not be what you want.

Taking the first step

The first step is to speak to a solicitor or professional Will writer. They will guide you through the process, whether you're creating a new Will, or updating an existing one. Adding the RAF Benevolent Fund to an existing Will is relatively straightforward using what's known as a codicil – further information is enclosed at the back of this guide.

Write your Will for free

We want to make it as easy as possible for members of the RAF Family like you to write or update their Will. So we've partnered with two well-known organisations that offer this service free of charge. You can find out more about our free Will writing services by visiting **rafbf.org/free-wills**, or see the information enclosed at the back of this guide.



THE DIFFERENT TYPES OF GIFTS

A share of your estate

Your solicitor may call this a residuary gift, but it is essentially a percentage of the remainder of your estate once all your other wishes have been carried out. Because this type of gift is expressed as a percentage, it will keep its value over time.

A cash gift

The legal term for this type of legacy is a pecuniary gift and it basically means a fixed amount of money. Unlike a percentage gift, fixed gifts can devalue over time due to inflation, but it is possible to link them to inflation to ensure they hold their value.

A specific gift

This is items of value, such as property, jewellery, paintings, land, stocks and shares.

A reversionary gift

This allows you to leave your estate (or particular assets) to a named individual for the duration of their life. After they pass away, the funds or assets are re-distributed according to your wishes.

OTHER TYPES OF GIFTS:

A gift in trust

You can leave a gift for someone to use over a period of time. When the time period has ended, that gift can be passed on to us.

A conditional gift

This is a gift that's made only if another event happens first. For example, your Will could state that a gift only applies if all other beneficiaries named in your Will die before you do.

The tax implications

Any charitable gift you make in your Will is exempt from tax and could even reduce your Inheritance Tax [IHT] liability for your loved ones if your estate is over the government's IHT threshold. We recommend that you speak to an independent financial advisor or your solicitor about your potential IHT liability. For more information visit **gov.uk/inheritance-tax**.

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STUART'S STORY

When Corporal Stuart Robinson was seriously injured in an IED (Improvised Explosive Device) explosion in Afghanistan in 2013, he knew the road to recovery would be a tough one.

Stuart was on a routine patrol near Camp Bastion with 15 Squadron, RAF Regiment, when his vehicle hit the IED. The force of the explosion threw Stuart 30 feet from the vehicle and left him with devastating injuries.

Stuart sadly lost his lower left leg in the initial blast – and while recovering in hospital he faced the difficult decision to have his shattered right leg amputated too.

Stuart underwent intense rehabilitation at Headley Court, an Orthopaedic Centre for members of the armed forces. While there he had access to a specially adapted mountain trike, which not only provided mobility but assisted in his rehabilitation and physical recovery.

Seeing that the trike would improve his quality of life at home and allow him to play with his son George, Stuart approached the RAF Benevolent Fund for assistance. Thanks to supporters' donations, including the gifts we receive in Wills, we were able to support this deserving veteran.

"I don't like asking for help, but you can't do everything on your own," said Stuart. "I was always quite active, playing rugby and football and the trike allows me to get out and also spend time with George outdoors."

In 2014, Stuart was introduced to wheelchair rugby and he has gone on to achieve great things in the sport. He has competed at three Invictus Games, winning a gold medal at the London games in 2014, bronze in 2016 at the Orlando games and silver medal in Toronto a year later. In 2020 he won a gold medal at the Tokyo Paralympics using a rugby wheelchair provided by the RAF Benevolent Fund.

“ The RAF Benevolent Fund has been there for my family through the hardest time. I was aware of their work but, of course, you never think you're going to need them – it's been reassuring knowing they are at the end of a phone whenever I have needed them.”

Stuart

// The RAF
Benevolent Fund
has been there for
my family through
the hardest time."

Stuart, RAF Veteran



FIVE EASY STEPS TO MAKING OR CHANGING YOUR WILL

1: Value your estate

– taking into account property, valuable items, investments and any debts.

2: Think about who you want to remember

– the family, friends and charities you want to remember in your Will. And decide what gifts you want to leave – whether it's money, property or shares. There's more information about the different types of gifts you can leave on page 9.

3: Visit a solicitor or Will writer

– to have your Will professionally written. Please remember that we are partnered with two free Will-writing services, so you could have your Will professionally written or updated free of charge.

4: Keep your Will safe

– with your solicitor and keep a copy at home. Make sure a relative or friend knows where to find it. Please use the card provided at the back of this guide to notify your executor of the Will's location.

5. Tell your family

– about any charitable gifts you intend to leave so that they know about your intentions and can ensure your wishes are carried out.

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OUR GIFTS IN WILLS PROMISE

Your family first

At the RAF Benevolent Fund we know that family come first and we absolutely respect and understand that your loved ones come first in your Will.

Your choice

We will offer support, advice and resources to help, and never put you under pressure because we understand it is a big decision.

Your privacy

You don't have to tell us your decision. If you do decide to let us know about the gift in your Will, we will never ask you the size or type of your legacy or share your information with anyone else.

Use it wisely

We'll treat your gift with respect. We will use your gift carefully and effectively, where it will have the most impact.

Your circumstances

We understand that circumstances change and you may need to change your gift or take the Royal Air Force Benevolent Fund out of your Will. We respect and understand that it is your right to do this at any time in the future.

Your communication

We would like to keep you updated about the work of the charity in the way you'd prefer. But we will only do this with your permission and in a way that suits you. You can change your communication preferences at any time with no questions asked.



GIVING IN MEMORY

People have all kinds of personal reasons why they want to include a gift to the RAF Benevolent Fund in their Will. Very often, these gifts have deep significance, as tributes to loved ones who have passed away.

As well as celebrating the life of someone special in our Wills, there are a few other ways that we can give in their memory and make a difference to the RAF Family.

Donating in memory

When we lose someone, donating to the RAF Benevolent Fund in their memory can bring comfort at a time of great sadness.

Making a one-off donation or setting up a monthly gift in memory is a special way for you and your family to honour a loved one.

Funeral and memorial collections

Instead of flowers, you could ask for donations at a funeral or memorial service.

Tribute funds

Tribute Funds are a lasting way to commemorate your loved one. They can provide a focal point for family and friends to leave messages, share memories, add photos and light candles on birthdays and anniversaries.

Sharing your wishes with family

If the RAF Benevolent Fund is a cause that's close to your heart, you could ask your family if they'd like to support the charity in your memory after you've gone.

Your 'My Wishes' card can be found at the back of this booklet

“ I wish to leave a gift to the RAF Benevolent Fund in memory of my late husband, who served from August 1952 to December 1972.”

H Pearce

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WHY WE'VE LEFT A GIFT

Most people who leave us a gift in their Will do so because of the very personal connection they have to the RAF Family. For others, it feels like a natural way to continue supporting a charity that's close to their heart. And for some people, it's their way of saying thank you for the support that they or a loved one has received from the Fund.

"I served in the RAF Postal Service from 1955 to 1959. I have also been an active volunteer for the RAF Benevolent Fund."

P McGrachan

"I decided to leave the Fund a gift in my Will because I'm so thankful for everything that you've done for me, including providing a new roof, kitchen, downstairs toilet, riser recliner chair and bed. These renovations have improved life for my wife and I tremendously."

J Smith

"My mother-in-law lost her husband in WWII. My husband served as a navigator for over 20 years. It was all part of my life. That's why I have bequeathed £5,000 in my Will to the RAF Benevolent Fund."

M Collins

"My stepfather (Wing Commander Cyril Povey, OBE, DFC) married my mother when I was five and I grew up entirely in the Air Force family. The RAF Benevolent Fund has always been in my consciousness. He served in Bomber Command and often said how lucky he was to survive. It made me think it would be nice to support the families of people who haven't come back, or have come back injured. I know that my contributions and those of others help improve the lives of so many veterans and their families."

S Weaver



Some names have been changed to protect people's identities.

FREQUENTLY ASKED QUESTIONS

Can I leave a gift to a specific area of work?

Yes, gifts in Wills can be used in a specific way, but we would prefer to have the flexibility to use them wherever the need is greatest. If you would like your gift to be used for a particular area of our work, we would appreciate it if you could discuss your request with us before writing your Will. It would also be enormously helpful to us if your solicitor could express any specific requests you have as a 'wish', rather than a 'condition'.

What if I think I don't have much to leave?

Every gift we receive in someone's Will, no matter what the size, makes a genuine difference to the RAF Family.

What if I have a lot of loved ones to think about first?

We completely understand that family and friends may come first in your thoughts. A popular choice for many supporters is to leave us a share of their estate (legally known as a residuary legacy), which is essentially a percentage of the remainder of your estate once all your other wishes for loved ones have been carried out.

I already have a Will. How can I update it to include a gift?

Most Wills can be easily amended with what's known as a codicil. There's a codicil form enclosed at the back of this guide which you can take to your solicitor.

What wording should I include in my Will?

Your solicitor will be able to advise the best way to word your wishes, but here is an example you could use as a guide: "I give XX per cent of the remainder of my estate/£(cash amount) to the Royal Air Force Benevolent Fund of 67 Portland Place, London, W1B 1AR (Charity registration number 1081009, Scotland registration number SC038109) for its charitable purposes."

Do I need to inform you that I have included a gift in my Will?

No, you don't need to tell us if you have left us a gift in your Will. However, understanding supporters' intentions helps us plan ahead. We would also like to have the opportunity to thank you and provide regular updates about the impact of gifts in Wills.

JARGON BUSTER

Here we explain some of the legal terms that you might come across when making or changing a Will and including a gift to a favourite charity.

Assets

These are things you own that are worth money, such as your house, savings and items of value.

Beneficiary

This is a person or institution, such as a charity, who receives a gift from a Will.

Codicil

This document acts as an amendment to an existing Will, but which is signed and witnessed in the same way as Will.

Estate

This is the total value of everything you own.

Executor

This is a person named in a Will to make sure the person's wishes in the Will are carried out. This is usually a friend or family member, or it can be a solicitor.

Probate

This is the process of dealing with the estate of someone who has died, where their debts are cleared and the remaining assets are distributed according to their wishes.

Legacy/Bequest

This is a gift of money, property or other assets in a Will.

Legal Guardian(s)

If your children are under 18, you can appoint Legal Guardians in your will to care for them.

Power of attorney

A power of attorney is a legal document that gives someone else the authority to act on your behalf.

Will Trust

A Will Trust is a type of trust that is created within a person's Will and typically becomes effective upon the death of the person who made the Will. The trust can be used for a variety of purposes, such as providing for the care of dependents. The trust is administered by a designated trustee, who is responsible for carrying out the terms of the trust as specified in the Will.

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BE PART OF THE HEART

Thank you for considering such a special way of supporting us.

By leaving us a gift in your Will you can continue to be part of the heart of the RAF Family for years to come. However, whatever your current thoughts are regarding a gift in your Will to the RAF Benevolent Fund, it will really help us to know your intentions. So please take a moment to complete the Intentions Form enclosed at the back of this guide.

Wills are a very personal and private matter, requiring careful consideration. If you feel ready to take the next step, please contact your solicitor or Will-writer. Or contact our team if you would like to know more about our free Will writing service.

If you need any further help or guidance, please speak to our team confidentially on **0207 580 8343** or email **legacies@rafbf.org.uk**





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If you have any questions about
gifts in Wills or require this guide
in an alternative format, please
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