

**R N I B**

See differently

# Leaving a gift in your Will to RNIB

Give the gift of life-changing skills





**“I’d like to be treated equally and for sight loss to no longer be a forgotten disability. By leaving a gift in your Will to RNIB you really can make a difference. I hope my legacy gift will continue to give people with sight loss a voice and their independence.”**

Paul, RNIB supporter, on why he left a gift in his Will to RNIB



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# A gift in your Will can help build skills for life

**Every day, 250 people begin to lose their sight.**

Losing your sight doesn't mean losing out on life. RNIB provides practical and emotional support, to empower people to live the lives they want to lead; at home, at work and in their communities.

We break down barriers that hold people with sight loss back and give them the practical and emotional support they need. Gifts in Wills are vital in our push for progress – they fund more than a third of our work.

**More than two million people are living with sight loss in the UK**

**83 per cent of people diagnosed with sight loss receive no practical or emotional support**

**Our advisers answered more than 200,000 calls to our Helpline in 2021/22**

Too many people go through their sight loss journey alone, and without the support they need. You can help change this by remembering RNIB in your Will. Every gift will make a difference. From children thriving in school to adults pursuing new passions, your gift will help people through all walks of life build the skills they need to live happily and participate equally.

**We hope you'll consider leaving a gift in your Will to RNIB.**



# Our impact

RNIB funds more than **100** ECLOs (Eye Care Liaison Officers) who provide practical and emotional support following a sight loss diagnosis to over **60,000** blind and partially sighted people and their families a year. They make a real difference to so many lives.

We also support around **1,100** families and individuals a year, ensuring that children and young people with vision impairment can access the same opportunities as their peers. Everyone should be able to realise their true potential.

Every year, around **1,200** people are referred to our Counselling team which provides emotional support to blind and partially sighted people. Our trained counsellors know that no one should have to face sight loss alone.

Just one in four registered blind and partially sighted people of working age in the UK has a job. RNIB supports more than **800** people a year to stay in work and works with employment professionals to help them support blind and partially sighted people at every stage of their working life.

More than **6,400** blind and partially sighted individuals a year get expert tech support over the phone, email and in-person via our Technology for Life service. The team advises on assistive technology, computers, smart devices and apps which can help people live independently.

# Kimberley's story: Adapting to sight loss as an artist

**Kimberley, 33, was born with congenital cataracts. Aged 28 she lost a lot of her vision due to double retinal detachment. She now only has light perception. Kimberley has loved illustration since she was young. After losing a lot of her sight, she changed mediums to continue creating art.**

"I've loved art since I was four. I had a lot of eye operations in hospital, which was scary. There were a lot of crayons, glitter and other materials on the ward. I turned to art as a way of expressing myself. My love for it grew from there.

"When I was halfway through my degree, I lost a lot of my remaining vision due to double retinal detachment. It became glaringly obvious that I couldn't be the illustrator I wanted to be, I couldn't create the children's books I'd wanted to. During the pandemic, when I was feeling lower than ever, I remembered some art materials in my room. I decided to experiment and see what I could make using my hands and sense of touch.

"I had fun... it was finding joy again and the spark to be creative. Making art got me out of that bad place. I used it to finish my degree and move on to the next chapter of my life. I then got a scholarship for my masters at the Royal College of Art in London. I'm determined to continue creating art in this new way."



## Support from RNIB

"In 2018, my mother had a stroke, and I became her carer. I had some counselling from RNIB, which was useful, as I had a lot to process very quickly, knowing that I was becoming a carer with a disability myself.

"I've also used RNIB Helpline to get advice about becoming a freelance artist, how that will impact my income as a disabled person and what help I may be entitled to. Those conversations have given me such peace of mind and have been so beneficial to me."



# Mikey's story: Every child deserves an equal chance

**Mikey, age 13, has rod-cone dystrophy. Mikey has loved football ever since he could walk and run. He is now training to play for England and dreams of winning the World Cup.**

Mikey's dad, John, says: "Mikey's diagnosis was a huge shock. I didn't believe what the doctors were telling me, because Mikey was still fully sighted and doing all the usual activities at school. A year on, he was completely blind.

"At the time, we were heartbroken. Mikey took everything in his stride. His biggest concern was that he might not be able to play football anymore. He carried on playing, even through his vision loss.



"We found balls with bells in them so he could keep playing.

"Mikey adapted instinctively. He realised that he could carry on; thinking logically about where the ball is, how to dribble and shoot it. Later he got scouted to play for England.



“He’s going from strength to strength. That passion for football has stayed with him.

“It’s great that there’s potentially an opportunity to do something amazing for his country. For anyone else who is visually impaired, they can look at Mikey and be like, ‘wow, I can do it’.

“You don’t know what can be unlocked in someone with a bit of support.

“It’s important everyone is given the same chance to achieve something in life.”

Gifts in Wills support all areas of RNIB’s work, from the accessible sports equipment available in our online shop, to our practical support services available to people with sight loss, their families and carers. Please read on to find out more about how you can make a life-changing difference.

# Key terms explained

There are different ways to leave a gift in your Will, so do take the time to consider which type of gift is right for you. Here are some of the key words explained:

## Legacy

Any type of gift in a Will, such as a monetary gift or a specific asset or item.

## Estate

All the money, property and assets owned by a person at the time of their death.

## Residuary gift

A percentage share of your remaining estate, once all specific gifts and debts have been paid. This type of gift holds its intended value over time and so is a reliable way to ensure each gift is as you intended.

## Pecuniary gift

A gift of a specific sum of money. These gifts are paid before any residuary amounts.

## Specific gift

A gift of assets, such as jewellery, investments or even property.

## Codicil

A change or addition to a pre-existing Will.



# Get ready to write your Will

Before you write or update your Will, here are some details you need to have ready and a few others you may consider:

- **Your personal details**
- **A list of your assets** (don't forget pensions and old bank accounts)
- **Who you've chosen to be your beneficiaries**
- **Any charitable gifts you'd like to leave**
- **Who will be the executors of your Will**
- **Who you'd like to act as the legal guardian of any dependents** (if you have any)
- **Any trustees who'll manage money or assets set aside for someone on their behalf**
- **Any specific wishes you may have**

# Details to include in your Will



If you leave a gift in your Will to RNIB, please include the following details:

Registered office RNIB (Royal National Institute of Blind People), The Grimaldi Building, 154a Pentonville Road, London, N1 9JE.

A registered charity in England and Wales (no. 226227), Scotland (no. SC039316) and the Isle of Man (no. 1226). Also operating in Northern Ireland.

Please pass along our contact details on page 18 if your solicitor or Will-writer needs any assistance from us.

# Frequently Asked Questions



## Why make a Will?

An up-to-date Will is essential as it means you can avoid any confusion about your wishes. By writing a Will, you decide who you want to benefit. You can ensure your loved ones and the causes you care about are provided for in exactly the way you wish. If you die without making a Will, you are said to have died “intestate”. If this happens, UK law will specify who inherits your estate (property, personal possessions and money). This may mean your estate doesn’t go where you want it to. It is important to make a Will so your intentions are clear.

## How often should I update my Will?

You should check your Will at least every three years – or sooner if your personal circumstances change. You may also need to review it if there are changes to the taxation system or to your finances. It is also important to keep an eye on the value of your estate to ensure you are aware of any Inheritance Tax liability.





## **I don't have a large estate. How can I make a difference to RNIB?**

Each and every gift will help us continue to help people with sight loss build skills for life. We are so grateful for whatever gift you can give in your Will.

### **Can I write or amend my own Will?**

We recommend using a Will-writing service provided by a legal professional to write or update your Will, so there is less chance of it being contested. Details of how to access our Will-writing services are enclosed on page 16 of this guide.

### **Will I have to pay Inheritance Tax?**

Depending on the value of your estate, you may be liable for Inheritance Tax. Gifts to charities are exempt from Inheritance Tax, so including a gift to RNIB could provide tax benefits. See [gov.uk/inheritance-tax](https://www.gov.uk/inheritance-tax)

### **Can I get a Will written in braille?**

We do not recommend making a Will in braille as it could easily be altered (by adding or erasing dots) and the meaning changed. However, we can arrange a braille or large print copy of your Will if required. Please contact us on **0330 002 0051** (Monday-Friday 8:30am-6pm), or email [giftsinwills@rnib.org.uk](mailto:giftsinwills@rnib.org.uk) to find out more.

## Can I add RNIB to my existing Will?

If you already have a Will, you can add a codicil to amend your existing Will to include a gift to RNIB. Although the codicil is a short and fairly simple legal document, we recommend that you consult a solicitor (or a qualified Will-writer recognised by a professional body) to prepare it. If you have made more than one Will, it is important to ensure that this codicil relates to your most recent Will.

Please note that simply making handwritten amendments to your current Will could make the whole Will invalid.

If your circumstances mean that a simple Will is suitable for you, you could use our Will-writing services on page 16 to make an entirely new Will instead. If your estate is complex, then adding a codicil may be best for you.

## Who can witness my Will?

Usually two witnesses will be sufficient. They must be over 18 and not beneficiaries of the Will or married to the person making the Will. If you are registered as severely sight impaired, you cannot legally witness a Will. If you are severely sight impaired, it is important to check that your Will includes the correct attestation clause. This clause specifies that the Will was read out to you, the testator, in the presence of your witnesses, and that you understood exactly what you are signing.

Please don't hesitate to get in touch with us if your question isn't answered within this guide.

# Using our Will-writing services

Our free, accessible Will-writing services make the process of writing or updating a Will and leaving a gift to RNIB as simple as possible. RNIB pays a discounted fee to enable you to do this through our trusted partners. We provide this service in the hope that you may consider RNIB when writing your Will, although there is no obligation to do so. Please be aware these services cover the cost of simple Wills; if your needs are more complex then there may be additional fees which the services do not cover.

## Online

We've partnered with Bequeathed to give you a free, professionally-drafted Will. This online service is accessible, quick and leaves you with complete peace of mind that your Will is legally valid. Go to [bequeathed.org/rnib](https://bequeathed.org/rnib) to get started.

## At home

With The Goodwill Partnership, a trained counsellor will either visit you at home or call to take your Will instructions. Call **01492 510340** and quote **'RNIB'** to arrange an appointment. You can also text **GOODWILL2** to **60777** and a member of their team will call you back.



## At the solicitor's office

Visit a local solicitor to have your Will written or updated through the National Free Wills Network. For more information, please call **0330 002 0051** (Monday-Friday 8:30am-6pm).

For more information, please see [rnib.org.uk/will-services](https://rnib.org.uk/will-services)



# Please get in touch

We hope this guide has been useful. If there's anything else you'd like to know, please contact our Gifts in Wills team by:



## Phone

0330 002 0051

(Monday-Friday 8:30am-6pm)



## Email

[giftsinwills@rnib.org.uk](mailto:giftsinwills@rnib.org.uk)



## Website

[rnib.org.uk/legacy](http://rnib.org.uk/legacy)

We'll be happy to help answer any questions you have.

We know that decisions made in your Will are personal. If, however, you could get in touch to tell us that you are leaving a gift to RNIB, we'd really appreciate it.

Thank you so much.

# Tell us how you'd like to be contacted

We'll use the information you provide to send you occasional updates by post or phone about the support we offer, and share all the ways you can engage with our work. **Please tear off this page and return it to us in an envelope addressed to 'Freepost SKILLS FOR LIFE'.**

**Title**

**First Name**

**Surname**

**Address**

**Postcode**

**Phone Number**

**Email**

Are you happy to hear from us by email and SMS?

Yes, I'd like to hear from you by email

Yes, I'd like to hear from you by SMS

If you don't want to hear from us via post or phone, please indicate below:

No, I'd prefer to not hear from you by post

No, I'd prefer to not hear from you by phone

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**"I hope my gift will support parents coming to terms with their children's diagnosis, giving them somewhere to turn for help and just having someone there to listen."**

Joyce, RNIB supporter, who kindly remembered RNIB in her Will

## To find out more:



[rnib.org.uk](https://rnib.org.uk)



[instagram.com/rnib](https://www.instagram.com/rnib)



[twitter.com/RNIB](https://twitter.com/RNIB)

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