

# CHANGING YOUR WILL

After you have made your Will, you may choose to change it at any time. People should consider updating their Will after a change of circumstances, such as:

- A marriage or divorce.
- The birth of a child.
- A major change in financial circumstances.
- The death of a partner or other beneficiary.
- A change of mind.

To change your Will, you cannot simply write changes on the existing document. There are two legally valid ways to change your Will:

- By making a codicil (for small changes)
- By making a new Will and revoking the old one (for major changes).

A codicil is a legal document that you can have prepared in the same way as your original Will, which acts as a supplementary document to the Will.

Codicils are usually used for making simple changes to the Will, such as increasing the value of a cash gift, changing a guardian or executor because your original choice has died or their circumstances have changed, and reallocating a bequest because the intended beneficiary has died.

# CONTACT INFORMATION

## ROYAL ARMY PAY CORPS REGIMENTAL ASSOCIATION

(Registered Charity No. 270477)

Care of:  
47 St James Road, Southampton SO15 5FD  
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## LEAVING MONEY TO THE ROYAL ARMY PAY CORPS REGIMENTAL ASSOCIATION

### A GUIDE



# INFORMATION FOR YOUR SOLICITOR ON LEAVING A LEGACY IN YOUR WILL

If you choose to leave a gift in your will to the Association please ensure that you use the full name, address and charity registration number. Simple wording errors in a Will can cause confusion and delay in carrying out your wishes.

For the convenience of a solicitor who may be helping you draw up your Will, here are examples of useful and accurate wording, covering the two main types (Pecuniary or Residual) of legacy:

## **Pecuniary Legacy** (Fixed Sum Legacy)

*'I give to the Royal Army Pay Corps Regimental Association, Registered Charity Number 270477, care of 47 St James Road, Southampton SO15 5FD (hereinafter called the RAPC) the sum of £..... and I direct that*  
*i) The proceeds may be used for the general purposes of the RAPC and*  
*(ii) a receipt signed by a person for the time being authorised by the Trustees of the RAPC shall be a good and sufficient discharge to my executors'.*

## **Residual Legacy** (All or part of the Net Estate)

*'I give to the Royal Army Pay Corps Regimental Association, Registered Charity Number 270477, care of 47 St James Road, Southampton SO15 5FD (hereinafter called the RAPC) the residue (or xx% share of the residue) of my estate absolutely and I direct that*



*(i) the proceeds may be used for the general purposes of the RAPC and*  
*(ii) a receipt signed by a person for the time being authorised by the Trustees of the RAPC shall be a good and sufficient discharge to my executors'.*

Many people prefer to see donations made to the Association in lieu of floral tributes. If this is stated in your Will the executors can make sure that your wishes are known. The following wording will ensure that your wishes are met:

*'I request my executor to ensure that instead of flowers at my funeral, donations are made to The Royal Army Pay Corps Regimental Association, Registered Charity Number 270477, care of 47 St James Road, Southampton SO15 5FD'*

## IN SUMMARY

### **Q. When should I make a Will?**

A. Everyone should have an up-to-date Will. If you already have a Will you should review it to ensure that it reflects your current wishes. It is a good idea to review your Will every two or three years and certainly after any major change in your situation. Divorce, remarriage, the birth of a new child or grandchild, or an inheritance you have received yourself are all circumstances that should prompt you to look at your Will again.

### **Q. I have a Will. Is it easy to make changes?**

A. In most cases, yes. By including one of the "Codicils" described earlier. All you need are two people who are not named as beneficiaries in your Will to witness your changes. But if you want to make more complex changes it is better to make a new Will.

### **Q. What type of legacy can I leave to the Association?**

A. There are three main types of legacy: pecuniary, residuary and specific. A pecuniary gift is an exact amount of money. A residuary legacy is a proportion of the residue of your estate once other legacies have been taken into account. A specific legacy is a particular, named item, such as a property, a piece of land or a piece of jewellery.

### **Q. What type of legacy would benefit the Association most?**

A. The Association will be grateful for any legacy that our supporters choose to leave us. Having said that, a residuary gift is not affected by inflation - a 15% share is always a 15% share.

### **Q. How will the Association use my donation?**

A. All legacies go towards the general funding of our work with former Royal Army Pay Corps personnel and their dependants. Should you be kind enough to remember the Association in your Will, then we can assure you that your gift will be used where we consider the need to be greatest.