

# Support ECHO by leaving a legacy

Your legacy, through a gift in your will, could help ensure that we can continue to be there for ECHO families in the decades ahead.

We recognise the decision to leave a legacy is not to be taken lightly, and we thank you for thinking of the ECHO Community. All donations, however large or small, contribute to running ECHO and helping us to support children and young people with heart conditions.

If you have any questions or you'd like to talk to someone about leaving a legacy please [contact Emma, our Community Manager](#), who is always happy to help and answer questions.

## Do you already have a will?

If you already have a Will and want to leave a legacy gift to ECHO, all you have to do is make a Codicil. Speak to your solicitor about making a simple amendment to your existing Will, and they will guide you through it.

Your solicitor may use the following wording as a guideline for including echo in your Will:

*"I give, to ECHO - Evelina Children's Heart Organisation.*

*ECHO is a Registered Charity No. 1146494 of Canterbury House, 1 Royal Street, London SE1 7LL, [insert a fixed amount] or [insert specified percentage/all of my residuary estate] and I declare that the receipt of the Director of Finance or other duly authorised officer of echo shall be good and sufficient discharge to my Executors."*

## Inheritance Tax

Remembering ECHO in your Will is a tax-efficient way of supporting us. Your estate may be subject to inheritance tax and it may be advantageous to distribute your estate so that your family and friends are left gifts below the tax threshold and therefore not subject to inheritance tax.

Under current law, if your estate is worth more than £325,000, your beneficiaries will have to pay 40% of the part that is over the threshold to HMRC.

## Leaving money to a charitable organisation

If you leave gifts to charity in your Will, the gift value won't be counted towards inheritance tax. The same goes for gifts left to your spouse. This could reduce what your beneficiaries have to pay, or remove your inheritance tax liability altogether.

In April 2012, inheritance tax legislation changed, meaning in some situations, anyone leaving 10% or more of their taxable estate to charity may qualify for a reduced rate of inheritance tax - 36% rather than 40%.

## Capital Gains Tax:

This type of tax is usually payable if you sell or give away something that has increased in value. When someone dies, the value of their assets is re-established and any gains that arise during the administration of the estate (i.e. between death and sale) may be liable to capital gains tax. Charities are exempt from capital gains tax, so where charities are beneficiaries in a Will, it may be possible to use this exemption to benefit the whole estate.

To find out more about inheritance tax and capital gains tax, talk to your solicitor to see how the rules might affect you and your loved ones.

**We recommend that you seek professional advice if you do decide to leave a gift in your Will.**

## Do you need to write your will?

Whitehead Monckton have qualified lawyers based in each of their four offices located in London, Canterbury, Maidstone, and Tenterden, who will be able to help you with all your Will writing requirements and enquiries.

To arrange an appointment or for further information contact any of the offices below quoting "ECHO supporter Will":

London office: [anabedingfield@docklandssolicitors.com](mailto:anabedingfield@docklandssolicitors.com) - 020 7531 2990

Canterbury office: [jennybraby@whitehead-monckton.co.uk](mailto:jennybraby@whitehead-monckton.co.uk) - 01227 643266

Maidstone office: [colleenclarke@whitehead-monckton.co.uk](mailto:colleenclarke@whitehead-monckton.co.uk) - 01622 698031

Tenterden office: [jessicahawkes@whitehead-monckton.co.uk](mailto:jessicahawkes@whitehead-monckton.co.uk) - 01580 767535

*By leaving a gift to ECHO in your will, you can help us to continue supporting the ECHO Community into the future.*