



CAF CHARITABLE LEGACY SERVICE

Making giving to
charity in your
Will plain sailing

CONTENTS

This guide explains how we deal with the gifts received through the CAF Charitable Legacy Service so it is important that you read it carefully.

CAF Charitable Legacy Service	3
1 Adding your charitable legacy to your Will	4
2 Choosing the right type of charitable legacy	4
3 Gifting assets or cash	4
4 Selecting your charities	4 – 5
5 Letter of wishes	5
6 Changing your wishes	5
7 Carrying out your wishes	5
8 Supporting your chosen causes for longer	6
9 Adding to your legacy with a CAF Charity Account	6
10 Fees for the CAF Charitable Legacy Service	6
11 Contact us	6

At the back of this booklet you will also find:

CAF Charitable Legacy Service Standard Will Clauses

CAF Charitable Legacy Service Letter of Wishes

CAF Charitable Legacy Service Fee Schedule

Data Protection and Privacy

We take data protection and privacy very seriously. Our Privacy Notice at www.cafonline.org/privacy governs the way in which we collect, retain and use personal data. We shall ensure that we only hold personal data for as long as it is needed and that it is held securely.

CAF CHARITABLE LEGACY SERVICE

Leaving a charitable legacy can be complex, which is why we've designed our service to make it easy for you.

How it works:


1. Name CAF in your Will: we give you the exact wording to make this step easy.
2. Identify the charities you'd like to support. If you are unsure who to give to, our expert advisors can help you select charities, or charitable causes, that are important to you.
3. List the charities or charitable causes in your Letter of Wishes and send it to us.

Follow our simple process to create your charitable legacy, and:

- Have peace of mind that we will take care of everything according to your wishes.
- Change your mind as many times as you wish: if your choice of charities changes over time, you can simply send us a new Letter of Wishes, meaning you don't need to go back to your solicitor/Will-writing professional to change your Will.
- Reduce the administration of your estate: by naming only one charity, CAF, you save time and costs for your executors, which could mean more money for your chosen charities.
- Be reassured that your gift will get the right tax benefits: we are a registered charity which ensures that any tax benefits that your estate attracts will be valid, even if one of the charities you name in your Letter of Wishes no longer exists.
- Remain anonymous: we won't share your Letter of Wishes with anyone unless you ask us to, which means your choices can remain private.

Supporting your causes for the longer term:

If you would like to provide long-term funding, you can set up a **CAF Charitable Trust**. This means your funds can be managed over a longer period of time, by CAF or by someone you choose.



"Entrusting CAF to deliver my charitable legacy was an easy decision to make. It's been a highly satisfying experience and I have total confidence that they will carry out my wishes as I have directed."

CAF Charitable Legacy Service and
CAF Advisory and Consulting customer

1. Adding your charitable legacy to your Will

It's easy to add your charitable legacy to your Will. With this brochure we have provided wording for standard Will Clauses. If you or your solicitor/ Will-writing professional use the standard Will Clauses provided, this ensures that the gift is valid and makes it easier for us to administer, which will minimise the costs of administration.

2. Choosing the right type of charitable legacy

We offer six different types of Will Clause, to meet your charitable legacy needs:

Charitable legacy 1

Leave a fixed amount of money in your Will for us to distribute with the guidance of your Letter of Wishes.

Charitable legacy 2

Leave the remainder of your estate (after distribution of your other gifts under your Will) in your Will for us to distribute with the guidance of your Letter of Wishes.

Charitable legacy 3

If you have a CAF Charitable Trust you can leave a fixed amount of money in your Will for your CAF Charitable Trust, for us to distribute in accordance with the terms of that CAF Charitable Trust.

Charitable legacy 4

If you have a CAF Charitable Trust you can leave the remainder of your estate (after distribution of the other gifts under your Will) in your Will for your CAF Charitable Trust, for us to distribute in accordance with the terms of that CAF Charitable Trust.

Charitable legacy 5

Leave a fixed amount of money in your Will to CAF for us to use freely to support our mission of motivating society to give ever more effectively, helping to transform lives and communities around the world, including (but not limited to) the work CAF undertakes to support the charitable sector through its social lending programme.

Charitable legacy 6

Leave the remainder of your estate (after distribution of your other gifts under your Will) in your Will to CAF for CAF to use freely to support its mission of motivating society to give ever more effectively, helping to transform lives and communities around the world, including (but not limited to) the work CAF undertakes to support the charitable sector through its social lending programme.

We have provided standard clauses for each of the above with this brochure. Information about the Letter of Wishes referred to above is set out in this brochure (see section 5).

Please note that CAF will apply administration fees (see section 10) which will reduce the specific amount of money left under your Will. This will need to be taken into account when allocating the amount to be paid to each of your chosen charities in any Letter of Wishes that you provide to us.

3. Gifting assets or cash

By the time a gift reaches the CAF Charitable Legacy Service it is normally received as cash as your executors will have converted any non-cash assets already.

If you would like to leave a non-cash gift through the CAF Charitable Legacy Service then please speak to our Legacy Team.

As with all charities, there are some restrictions over the type of asset we can hold. However, provided we have some notice we are usually able to accommodate most requests, so the most important thing is to discuss your intentions with us at the earliest opportunity.

4. Selecting your charities

You can leave your legacy to as many charities as you choose by naming them on your Letter of Wishes (see section 5).

The CAF Charitable Legacy Service is most efficient when you are leaving your legacy to a number of charities or for CAF's general charitable cause.

If you wish to support just one or two charities, it may be more beneficial for you to leave your gift to those charities directly; unless you would like your legacy to remain anonymous, in which case our service can guarantee this.

If you'd like support in deciding where to leave your charitable legacy, we can help you through our philanthropy advice services:

- If you are unsure who to give to, our expert advisors can help you determine the causes and issues that you really care about and define the charitable organisations you would like to support. We are one of the UK's leading providers of philanthropy advice, and our advisors are valued by our clients for their expertise and empathy. If you choose to use this fee-based service we will create a personal and impactful plan for your legacy.
- We offer donors the chance to multiply their social impact by granting funds to CAF Venturesome's social investment funds. Their mission is to provide charities and social enterprises with the affordable repayable finance they need to sustain and grow their social impact. As loans are repaid, they are recycled back into the fund to allow us to invest in other organisations. This will mean that your legacy will benefit many charities, over a number of years, instead of just one. You can choose up to nine impact areas to support either in the UK, internationally or both.
- You can also leave a gift to CAF for the benefit of other charities, through our grant programme, which addresses current needs of charities and helps them develop their skills and services.

Our philanthropy advice services have their own fees and terms applicable. More details can be found at: www.cafonline.org/philanthropyadvice

You may also opt to donate directly to CAF to support our charitable purpose. Any gifts of this kind will help carry out our mission of motivating society to give ever more effectively, helping to transform lives and communities around the world.

5. Letter of Wishes

A Letter of Wishes form is included with this brochure.

Simply fill in the details of the charities you've selected, indicating next to each one the amount or percentage of the charitable legacy you would like them to receive. Alternatively, you can select the general charitable cause option. You must sign and date the form in order for it to be valid.

Sending your completed Letter of Wishes to CAF ensures that we have the most up to date information available so that we can deal with your legacy quickly and efficiently.

6. Changing your wishes

You can change the charities you have selected in your Letter of Wishes as many times as you choose.

If you have sent CAF a Letter of Wishes that you would like to change, simply complete a new form, which you can find on our website at www.cafonline.org/legacies or get in touch with our Legacy Team. We will always consider the most recent signed and dated version we hold.

If you wish to change your mind about the terms of your Will (rather than your Letter of Wishes), you should seek independent legal advice to ensure your new Will or Codicil is valid, as there are specific legal rules about how this can be done.

7. Carrying out your wishes

On receiving the funds from your estate, we will distribute the money according to your wishes.

Where it is not possible for us to offer it to your chosen charity, the money will be divided, on a pro-rata basis, between the other charities in your Letter of Wishes.

In the unlikely event that there are no other qualifying charities named in your Letter of Wishes, then we will transfer that legacy to the CAF Grant Fund (being the fund or funds from time to time established by the Trustees for Charitable Purposes for distribution by CAF in support of its mission). This ensures that the tax benefits attributed to the whole estate, due to the charitable legacy, do not fail or need to be unwound by the executors.

Please note that every request for the distribution of gifts received by CAF to other charitable organisations is subject to the overriding discretion of CAF's Trustees, and any obligation or requirement on us under applicable law or regulation.

8. Supporting your chosen causes for longer

If you wish to set aside your charitable funds to provide long-term support, we make it easy for you to do so with a CAF Charitable Trust. The CAF Charitable Trust can be established in your name, or a name of your choice, and we can manage your distributions for you according to your wishes or you can nominate someone to do so.

Opening a CAF Charitable Trust to receive your legacy can be arranged quickly and simply, by our Legacy Team, without any set-up fees. To find out more about the CAF Charitable Trust talk to our Legacy Team or visit www.cafonline.org/trusts

9. Adding to your legacy with a CAF Charity Account

A CAF Charity Account is a tax-effective way to pool your funds in a single account and donate to any charity in a number of ways. If you have a CAF Charity Account then you can indicate on the Letter of Wishes that you'd like the balance of your account to be added to your legacy and distributed in the same way. To find out more about the CAF Charity Account talk to our Legacy Team or visit www.cafonline.org/charityaccount

10. Fees for the CAF Charitable Legacy Service

Administration fees will be applied to the distribution of your legacy. As a charity ourselves, we keep our fees to a minimum and any surplus we make is reinvested into the sector. For ease of reference, a fee schedule is included at the back of this pack showing the current fees applicable to our legacy service. However, these will be subject to change from time to time and the actual fees applied will be those applicable to the legacy service at the time we distribute your legacy. The most recent version of our legacy service fee schedule is available at: www.cafonline.org/legacies


The CAF Charitable Trust has a separate fee schedule, which you can find at: www.cafonline.org/trusts

11. Contact us

Our Legacy Team is on hand to help you with any questions and to guide you through the CAF Charitable Legacy Service.

Call: 03000 123 108

Email: legacies@cafonline.org



We are CAF and we exist to make giving go further,
so together we can transform more lives
and communities around the world.

We are a charity, a bank and a champion for better
giving, and for over 90 years we've been helping donors,
companies, charities and social organisations make
a bigger impact.

We are CAF and we make giving count.

CAF

25 Kings Hill Avenue
Kings Hill, West Malling
Kent, ME19 4TA

T: 03000 123 108

E: legacies@cafonline.org

W: www.cafonline.org/legacies

Telephone calls may be monitored or
recorded for security/training purposes.
Lines are open Monday to Friday, 9am to
5pm (excluding bank holidays).

CAF CHARITABLE LEGACY SERVICE

CAF Standard Will Clauses

If you have any questions regarding Will clauses please call our Legacy Team on 03000 123 108 or email legacies@cafonline.org.

Telephone calls may be monitored or recorded for security/training purposes.

Data Protection and Privacy

We take data protection and privacy very seriously. Our Privacy Notice at www.cafonline.org/privacy governs the way in which we collect, retain and use personal data. We shall ensure that we only hold personal data for as long as it is needed and that it is held securely.

In this document you will find the different Will clauses that can be used when leaving a gift to CAF for us to distribute in the chosen manner.

Simply identify the appropriate clause and hand it to your professional Will-writer or solicitor.

You can download an electronic version of the clauses at www.cafonline.org/legacies

Charitable Legacy 1

This Will clause should be used for leaving a fixed amount of money in your Will for CAF to distribute with the guidance of your Letter of Wishes:

I GIVE the sum of £ to the Charities Aid Foundation ('CAF') of 25 Kings Hill Avenue West Malling Kent ME19 4TA (RCN 268369) to be distributed by CAF for charitable purposes AND I REQUEST (without creating any binding trust or obligation) that CAF give effect to any written expression of wishes left by me relating to the distribution of such legacy AND I AUTHORISE CAF to deduct its usual administrative charges and other sums in connection with the distribution

Charitable Legacy 2

This Will clause should be used for leaving the remainder of your estate (after distribution of your other gifts under your Will) in your Will for CAF to distribute with the guidance of your Letter of Wishes:

I GIVE my residuary estate to my executors and trustees to sell call in or convert the same AND AFTER the payment of all my debts funeral and testamentary expenses to hold the remainder on trust for the Charities Aid Foundation ('CAF') of 25 Kings Hill Avenue West Malling Kent ME19 4TA (RCN 268369) to be distributed by CAF for charitable purposes AND I REQUEST (without creating any binding trust or obligation) that CAF give effect to any written expression of wishes left by me relating to the distribution of such legacy AND I AUTHORISE CAF to deduct its usual administrative charges and other sums in connection with the distribution

OR:

I GIVE my residuary estate to my executors and trustees to sell call in or convert the same AND AFTER the payment of all my debts funeral and testamentary expenses to hold the remainder in equal shares upon the following trusts:-

- (a) AS TO ONE such share(s) for the Charities Aid Foundation ('CAF') of 25 Kings Hill Avenue West Malling Kent ME19 4TA (RCN 268369) to be distributed by CAF for charitable purposes AND I REQUEST (without creating any binding trust or obligation) that CAF give effect to any written expression of wishes left by me relating to the distribution of such legacy AND I AUTHORISE CAF to deduct its usual administrative charges and other sums in connection with the distribution
- (b) [INSERT DETAILS OF OTHER BENEFICIARIES]

Charitable Legacy 3

Please complete this form in
BLOCK CAPITALS.

This Will clause should be used for leaving a fixed amount of money in your Will to your existing CAF Charitable Trust:

I GIVE the sum of £ to the Charities Aid Foundation ('CAF') of 25 Kings Hill Avenue West Malling Kent ME19 4TA (RCN 268369) to be applied by CAF in accordance with the Terms and conditions that I have entered into with them for my CAF Charitable Trust identified by the following name and number:

CAF Charitable Trust name:

CAF Charitable Trust number:

Charitable Legacy 4

This Will clause should be used for leaving the remainder of your estate (after distribution of your other gifts under your Will) in your Will to your existing CAF Charitable Trust:

I GIVE my residuary estate to my executors and trustees to sell call in or convert the same AND AFTER the payment of all my debts funeral and testamentary expenses to hold the remainder on trust for the Charities Aid Foundation ('CAF') of 25 Kings Hill Avenue West Malling Kent ME19 4TA (RCN 268369) to be applied by CAF in accordance with the Terms and conditions that I have entered into with them for my CAF Charitable Trust identified by the following name and number:

CAF Charitable Trust name:

CAF Charitable Trust number:

OR:

I GIVE my residuary estate to my executors and trustees to sell call in or convert the same AND AFTER the payment of all my debts funeral and testamentary expenses to hold the remainder in equal shares upon the following trusts:-

- (a) AS TO ONE such share(s) for the Charities Aid Foundation ('CAF') of 25 Kings Hill Avenue West Malling Kent ME19 4TA (RCN 268369) to be applied by CAF in accordance with the Terms and conditions that I have entered into with them for my CAF Charitable Trust identified by the following name and number:

CAF Charitable Trust name:

CAF Charitable Trust number:

- (b) [INSERT DETAILS OF OTHER BENEFICIARIES]

Charitable Legacy 5

This Will clause should be used for leaving a fixed amount of money in your Will for CAF to use for whatever purposes CAF sees fit:

I GIVE the sum of £ to the Charities Aid Foundation ('CAF') of 25 Kings Hill Avenue West Malling Kent ME19 4TA (RCN 268369) absolutely

Charitable Legacy 6

This Will clause should be used for leaving the remainder of your estate (after distribution of your other gifts under your Will) in your Will for CAF to use for whatever purposes CAF sees fit:

I GIVE my residuary estate to my executors and trustees to sell call in or convert the same AND AFTER the payment of all my debts funeral and testamentary expenses to hold the remainder on trust for the Charities Aid Foundation ('CAF') of 25 Kings Hill Avenue West Malling Kent ME19 4TA (RCN 268369) absolutely

OR:

I GIVE my residuary estate to my executors and trustees to sell call in or convert the same AND AFTER the payment of all my debts funeral and testamentary expenses to hold the remainder in equal shares upon the following trusts:-

- (a) AS TO ONE such share(s) for the Charities Aid Foundation ('CAF') of 25 Kings Hill Avenue West Malling Kent ME19 4TA (RCN 268369) absolutely
- (b) [INSERT DETAILS OF OTHER BENEFICIARIES]

CAF CHARITABLE LEGACY SERVICE

Letter of wishes

If you have a question when completing this form please contact our Legacy Team on 03000 123 108 or email legacies@cafonline.org.

Telephone calls may be monitored or recorded for security/training purposes.

Details about your Will
These details are optional but will assist us in matching this Letter of Wishes to your Will when we are contacted by your executor.

Data Protection and Privacy
We take data protection and privacy very seriously. Our Privacy Notice at www.cafonline.org/privacy governs the way in which we collect, retain and use personal data. We shall ensure that we only hold personal data for as long as it is needed and that it is held securely.

Please complete this form to tell us how you would like the legacy that you have gifted to CAF to be distributed. It is important that you read the guide to the CAF Charitable Legacy Service before filling in this form, which explains in detail how the service works.

Your contact details

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Full forename(s)

Surname

Address

Postcode

Date of birth

Email address

Phone number

Mobile number

Details about your Will

Date of Will

Name of Will Drafter (eg, firm of solicitors)

Name(s) of executor(s)

Your wishes

I would like Charities Aid Foundation (CAF) to distribute any legacy that I gift to CAF in my Will as follows:

1) To the following named organisation(s) in the specific proportions set out below:

1 Name of Charitable Organisation

Charity number (if known)

% of total legacy gifted to CAF OR £ [fixed amount]

2 Name of Charitable Organisation

Charity number (if known)

% of total legacy gifted to CAF OR £ [fixed amount]

3 Name of Charitable Organisation

Charity number (if known)

% of total legacy gifted to CAF OR £ [fixed amount]

4 Name of Charitable Organisation

Charity number (if known)

% of total legacy gifted to CAF OR £ [fixed amount]

5 Name of Charitable Organisation

Charity number (if known)

% of total legacy gifted to CAF OR £ [fixed amount]

6 Name of Charitable Organisation

Charity number (if known)

% of total legacy gifted to CAF OR £ [fixed amount]

7 Name of Charitable Organisation

Charity number (if known)

% of total legacy gifted to CAF OR £ [fixed amount]

8 Name of Charitable Organisation

Charity number (if known)

% of total legacy gifted to CAF OR £ [fixed amount]

9 Name of Charitable Organisation

Charity number (if known)

% of total legacy gifted to CAF OR £ [fixed amount]

10 Name of Charitable Organisation

Charity number (if known)

% of total legacy gifted to CAF OR £ [fixed amount]

AND/OR

2) To CAF for use by CAF as part of the following of its activities:

To support CAF's charitable purpose and mission to make giving more effective worldwide.

% of total legacy gifted to CAF OR £ [fixed amount]

To support other charities through CAF's General Fund

% of total legacy gifted to CAF OR £ [fixed amount]

To be used by CAF as part of its social investment programme

% of total legacy gifted to CAF OR £ [fixed amount]

AND/OR

3) As the holder of CAF Charity Account number ,

I would like any undistributed balance on this account, at date of death, to be added to the legacy I have left to CAF, for distribution in the same manner.

AND/OR

4) Where I have either

- (a) not named any specific charities above, or
- (b) not distributed the total amount of my legacy to specific charities above, or
- (c) the specific charities above do not exist or cannot be readily identified at the time of my death,

I understand that CAF will distribute the remaining balance of funds comprising my legacy to the remaining charities specified in proportion to the amount of my total legacy to CAF that I have left to those remaining charities and, if there are no such remaining charities, CAF will distribute the remaining balance of my legacy through the CAF General Fund.

Additional Information

How did you hear about the CAF Charitable Legacy Service?

Please tick the box that most applies to you.

☐ Referral from solicitor

☐ Referral from Will-writer

☐ Referral from other professional advisor, please specify

☐ Referral from CAF client

☐ Self-sourced

☐ Conference or event, please specify

☐ CAF website

☐ Other website, please specify

Declaration

I understand that, if (one of) the named charity(ies) above ('the Original Charity') has amalgamated with another charity, CAF shall be entitled to distribute that part of the funds, which would otherwise have been paid to the Original Charity, to that other charity.

I further understand that, if two of the named charities above have merged with each other to form a single charity, CAF shall be entitled to distribute both parts of the funds, which would otherwise have been paid to each charity, to the one merged charity.

Where the proposed distribution equates to less than one pound per charity, or less than one pound to any particular charity, CAF shall be entitled to distribute to a smaller number of charities/ a single charity from those set above.

This Letter of Wishes overrides and supersedes any previous Letter of Wishes that I have signed in respect of my legacy to CAF. I understand and agree that CAF will make a charge for distributing the legacy in accordance with my Letter of Wishes as per the CAF Charitable Legacy Service Fee Schedule at the date of the distribution.

☐ I am happy for CAF to share this information with my family after my death

☐ I am happy for CAF to share this information with my executors after my death

Full name

By typing my name and date, and sending this document to CAF, I confirm that I agree to the above terms of this service and to be bound by them and that all information I have provided is correct.

Date

d d m m y y y y

Keeping you informed

As well as contacting you about this product or service, we would like to send you information about other related products and services from the CAF Group that we believe will be of interest to you.

I **DO NOT** want to receive this information by (tick all that apply):

☐ Email ☐ Phone ☐ Post

Please note: if you tick a box, we will not be able to tell you about these products and services in this way.

For information about how CAF handles your information, see our Privacy Notice which you can find at www.cafonline.org/privacy

CAF and the companies in which it has a majority stake, or their subsidiaries (defined here as the CAF Group) will not share your information with any outside organisation except as part of providing a product/service or when legally obliged to do so.

We will not share any information prior to your death.

CAF

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Kings Hill, West Malling
Kent, ME19 4TA

T: 03000 123 108

W: www.cafonline.org

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