

A PROMISE TO TOMORROW: YOUR LEGACY PLANNER

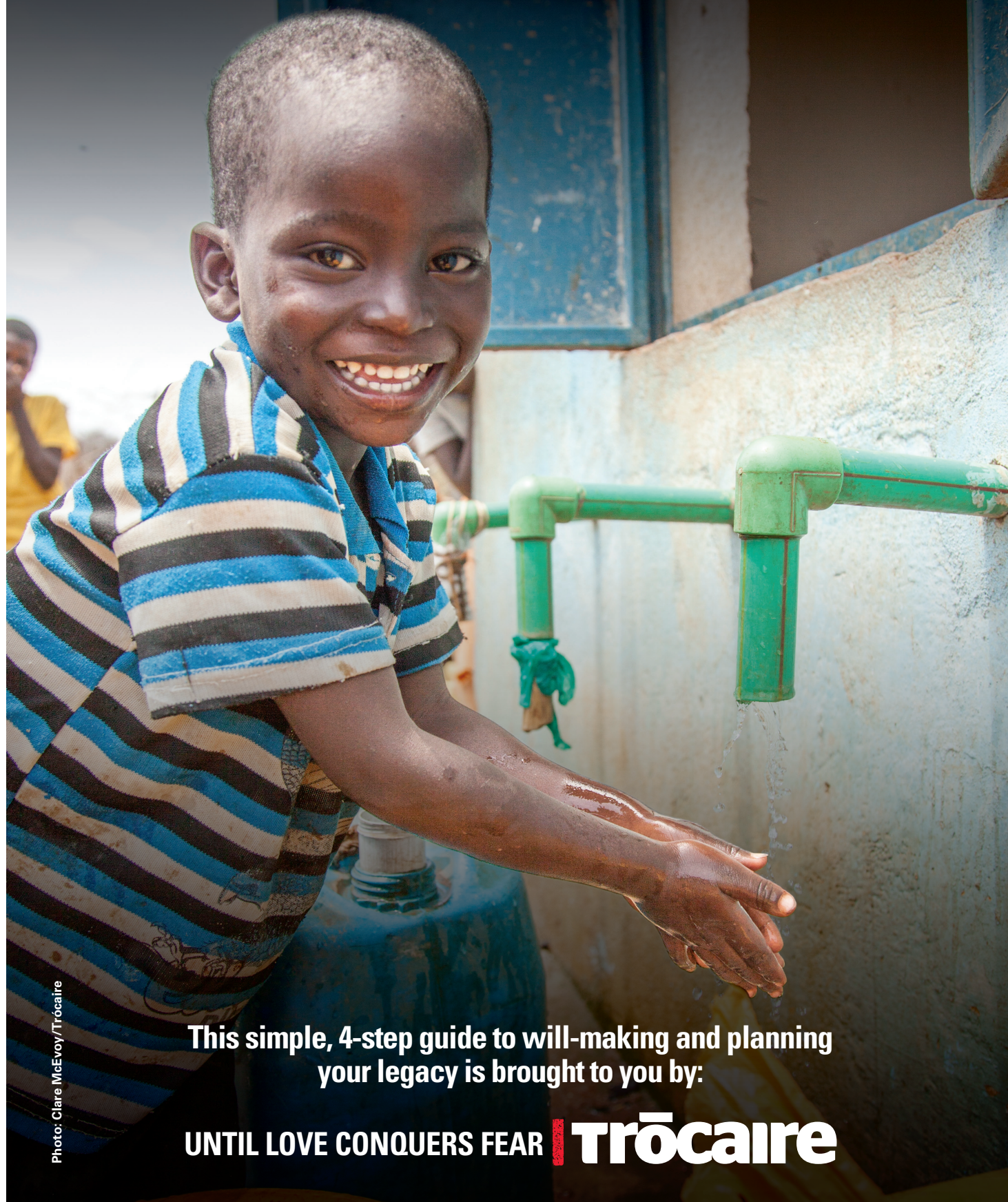


Photo: Clare McEvoy/Trócaire

This simple, 4-step guide to will-making and planning
your legacy is brought to you by:

UNTIL LOVE CONQUERS FEAR **trócaire**

WILL-MAKING WORKSHEET: FOUR EASY STEPS TO PLAN YOUR LEGACY

On the following pages you'll find easy to complete sections for each of the four steps outlined below, to help you prepare for a will-making meeting with your solicitor...

STEP 1. Find a solicitor to schedule a visit for making or amending your Will. Then begin completing this legacy planner, starting with your current contact details. Include contact details for your partner and children if you have them.

STEP 2. Choose your executors, people you trust, who will carry out the instructions in your Will.

STEP 3. Work out the value of your estate, an easy calculation that totals the value of everything you own minus any debts you owe. This helps prepare you for Step 4.

STEP 4. Decide who you would like to provide for and what you want them to receive, from friends and family to charities and causes that are close to your heart. Then review your completed legacy planner, plus any of the optional steps provided, and keep the planner to hand for the visit you've scheduled with your solicitor.

OPTIONAL STEPS:

As you work through this planner, use the section on page 6 to make notes of any questions you might have for when you meet with your solicitor.

DO YOU NEED TO FIND A SOLICITOR?

If you don't yet have a solicitor to help plan your will, ask trusted friends or family members to recommend one. Or visit the Law Society of Ireland's free Find a Solicitor resource, where you can enter your location to find solicitors near you:

www.lawsociety.ie/Find-a-Solicitor

If you don't have access to a computer, please ring Grace Kelly at Trócaire on **01 629 3333** and she'll be happy to look up solicitors for you.

Thank you so very much for requesting this Legacy Planner and for your decision to think about making or amending your Will...

At Trócaire we believe in the dignity and potential of every person, rich or poor. And since our start here in Ireland in 1973, it is only through the love and support of good people like you that we can help children, women, and men in the world's most desperate places to fight back against the fear of poverty, crisis, and injustice. Should you choose to include a gift to Trócaire in your Will, your legacy will move mountains. From farm tools, to school, to fresh water, to land rights and humanitarian response, it's a promise to tomorrow that will change lives long after you're gone. Thank you again for your interest. We hope this planner is a help to you.

STEP 1

Find a solicitor to schedule a time to discuss making or amending your Will. Then note down your current contact details here:

Your full name: _____

Your current address: _____

Telephone: _____ Email (optional): _____

Your partner's full name and address (if different from your own):

Your children's full names and addresses (if different from your own):

Full names of guardians and their addresses:

Complete this section to appoint someone who will have legal responsibility for any children you have who are under age 18. (Please remember to check with the people you choose to be sure they agree.)

STEP 2

Choose your executors

Your executors are important because they are the people or person who will carry out your wishes after your passing. They could be trusted friends or family, and/or your solicitor. (Make a note: when your Will has been prepared, remember to let your executors know where the

final copies are kept.) Please remember to check with them first to be sure they agree, then write the full names and addresses of your executors here – it's a good idea to choose more than one:



Photo: Eoghan Rice/Trócaire

STEP 3

Work out the value of your estate

Many people are surprised to know the value of their belongings. This step will help you and your solicitor to think about who you might like to leave a legacy to (Step 4).

Using the worksheet below, make a list of the things you own (your assets) and any debts you may owe (your

liabilities). For valuable items such as furniture, or jewellery and art, feel free to use separate sheets of paper to list and total those separately, and to bring with you when you meet with your solicitor.



Photo: Clare McEvoy/Trócaire

Your Assets	Value
Your home	€
Other property and land	€
Cars and other vehicles	€
Contents of your home, including furniture and fittings	€
Items of value, such as jewellery, art, antiques, or heirlooms	€
Money saved in banks, building societies, post office	€
Shares and investments	€
Insurance and pensions	€
Any other savings and/or assets	€
Your Total Assets	€

Your Liabilities	Value
Your mortgage	€
Loans and overdrafts	€
HP and credit agreements	€
Your credit cards	€
Any other liabilities or debts you may owe	€
Your Total Liabilities	€

Total Assets – **Total Liabilities** = **Total Value of Your Estate** € _____

STEP 4

Decide who you would like to provide for and what you want them to receive. Then review all the pages of this legacy planner and bring it to the visit you scheduled (in Step 1) with your solicitor.

Now that you have an idea of the value of your estate, you can think about your beneficiaries. These are the people and causes close to your heart who you choose to receive something – called a *bequest* – after your passing. As you'll see in the list below, you can give a specific amount of money, or a percentage of the residue of your estate (calculated after all other costs and gifts are accounted for), or you can give

a specific item, such as a family heirloom.

Remember, small or large, this is your legacy. Your gift to tomorrow. So if there are family and friends who have done a good turn for you in life, or charities and causes doing important work that matters to you, this is your way of being a part of them forever, and a way for them to remember you always. You can list your special friends, family, and charities here.

Names and addresses of people and/or any charities you wish to remember	% Share of your estate	€ Amount	Specific Item

It is only thanks to friends like you that Trócaire can help people in the world's most desperate places to live with dignity, equality, and independence. If you'd like to chat to your solicitor about including us in your Will, you can use this address in the list above:

Trócaire, Maynooth, Co. Kildare, Republic of Ireland

Republic of Ireland: Charity Regulatory Authority No. 20009601; Revenue Number CHY 5883. Northern Ireland: Charity Commission for NI No. NIC103321; Revenue Number (HMRC) XR10431; Company Number NI021482.

Other important last wishes and thoughts:

OPTIONAL STEPS FOR YOU TO CONSIDER



Photo: Emmet Sheerin/Trócaire

Optional: If you have any notes or questions for when you meet with your solicitor, you can use this space to list them:

Optional: If you're thinking of including a gift in your Will to Trócaire, this wording may help your solicitor:

Residuary bequest [to leave a remainder of your estate to Trócaire]:

"I give devise and bequeath all (or a ____% share of) the rest, residue and remainder of my property of every description whatsoever and wheresoever situate to Trócaire, Maynooth, Co Kildare, registered Charity Number 20009601 (CHY5883) to be used for its general charitable purposes. I direct that a receipt from the Treasurer for the time being or other duly authorised officer of Trócaire shall be sufficient discharge to my Executor(s).

Pecuniary bequest [to leave a fixed sum of your estate to Trócaire]:

"I give and bequeath the sum of €_____ (in figures and words) to Trócaire, Maynooth, Co Kildare, registered Charity Number 20009601 (CHY5883) to be used for its general charitable purposes. I direct that a receipt from the Treasurer for the time being or other duly authorised officer of Trócaire shall be sufficient discharge to my Executor(s).

You are welcome to contact us: If you have questions on will-making or around how a gift in your Will to Trócaire will help people in the world's most desperate places, please contact **Grace Kelly** on **01 629 3333** or grace.kelly@trocaire.org.

Speaking the language of legacy:

WILL-MAKING WORDS AND WHAT THEY MEAN TO YOU



Photo: Isabel Corthier/Trócaire

A few basic terms to help you for when you meet with your solicitor...

ADMINISTRATOR

If you die without ever making a Will this is called dying *intestate*, and an administrator will be appointed by law to settle your affairs and distribute your assets.

BENEFICIARY

Beneficiaries are the people or charities who receive something from your Will; you'll find this worksheet on page 5 of this legacy planner.

BEQUEST

A bequest is a gift left in your Will. There are three kinds of bequests:

1. Residuary bequest: this is a percentage of whatever is left in your estate after all debts have been settled and all other bequests made – what's called the residue. Residuary bequests are so called because people choose to leave this remainder to their favourite charities, knowing they have already taken care of the ones they love.
2. Pecuniary bequest: this is a gift of a specific sum of money, small or large.
3. Specific bequest: this is a gift of a particular object, such as a family heirloom, or property, such as your home.

CODICIL

A codicil is an addition or amendment to an existing Will. You may change your mind on how you want your assets distributed, and a solicitor can add a codicil for you to accomplish this.

ESTATE

Your estate means the total value of everything you own at the time of your death, less any outstanding debts. The worksheet on page 4 will help you calculate this.

EXECUTOR(S)

Your executor(s) are the person or people you appoint to carry out your wishes after your passing. They could be trusted friends or family, and/or your solicitor. Remember to check with them first to be sure they agree, and that it's a good idea to choose at least two (but not too many) so you have a trusted alternate.

GUARDIAN(S)

Guardian(s) are the person or people you choose to look after your children.

INTESTATE

When someone dies without a Will they are said to have died *intestate*, a sad situation that can all too often leave behind hurt feelings and legal battles. Be sure to use this Legacy Planner to reach out to a solicitor soon for a private discussion on getting your Will properly made or updated, no matter who you choose to benefit from your estate.

LEGACY

A legacy is another name for a bequest. In broader terms your legacy is also what you leave behind – your gift to tomorrow, to make the world a better place.

PROBATE

Probate is the legal process that allows your assets to be distributed.

RESIDUE

The residue is the sum left from your estate after all other gifts and debts are deducted.

TESTATOR/TESTATRIX

This is you – the person who is making the Will. If you are male, you are the testator, and if you are female, you are the testatrix.

QUESTIONS AND CONFIDENTIALITY

If you have questions about leaving a gift in your Will to Trócaire, or you'd like additional copies of this planner, you are always welcome to contact Grace Kelly on **01 629 3333** or grace.kelly@trocaire.org.

Trócaire handles your information safely and privately, and as such may have other contact details for you on file. If you'd like to discuss or update your communications preferences at any time, please ring Grace at the number above. Thank you!

YOUR LEGACY. YOUR VISION. WE PROMISE.

Making a Will, and choosing to leave a gift to charity in your Will, are worthy, deeply personal decisions. At Trócaire, we respect this. That's why we never want you to feel pressured in any way, and make these promises to you:

- **Your peace of mind matters.** We promise to always treat you, your friends, family, and solicitor's firm with kindness, courtesy, honesty, and discretion.
- **Your legacy will work with care and diligence.** We promise to make sure your final act of generosity is always used to do the greatest good for people who live in fear from poverty, injustice, and indifference worldwide.
- **Your decisions will be respected.** While we greatly appreciate knowing if you have left us a gift in your Will so we can better plan for the future, you are never required to notify us. And you are free to change your mind at any time about leaving us, or anyone else, a gift in your Will. We promise to respect and abide by your decisions, always.
- **Your personal details will be handled safely and privately.** We promise to extend this same right and courtesy to you, and to your loved ones.
- **Your good name will live on.** We promise to honour your name in gratitude and love at a special Remembrance Mass where all faiths are welcome, every year after your passing. We'll keep your name forever safe and warm in our Books of Remembrance, too, where all the people who've loved you in your lifetime can come to see. **At Trócaire, the good you do will always be remembered. We promise.**



Photo: Alan Gichigi / Trócaire

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