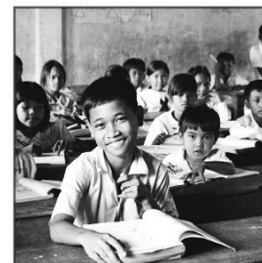




TO ENABLE PEOPLE WITH DISABILITY  
TO PARTICIPATE IN THE NORMAL  
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## The Cambodia Trust Guide to Making or Changing a Will

Everyone can leave the world a better place. It's easy to leave a legacy to a good cause, yet fewer than 1 in 20 people in the UK remember a charity in their Will. Perhaps you could help us continue our vital work in the future, by remembering us in your Will?

### Leave a legacy of hope

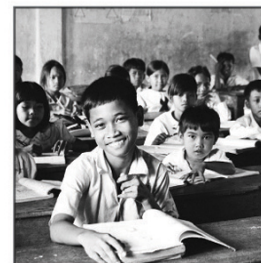
Your legacy could make a long-lasting impact on the lives of Cambodia's landmine survivors, polio victims and other disadvantaged disabled people. Any amount you choose to leave to the Cambodia Trust will be very gratefully received.

- A gift of £25,000 will fund patient care costs at our provincial rehabilitation centres in Sihanoukville and Kompong Chhnang for one year, providing walking aids, food, accommodation, transport and medical care for hundreds of disadvantaged disabled people.
- A gift of £6,500 would enable a Cambodian student to train as a Prosthetist-Orthotist at our education centre, the Cambodian School of Prosthetics and Orthotics. Once they complete their training, Prosthetist-Orthotists prescribe and fit 250-300 artificial limbs/braces a year, making a huge impact during the course of their careers.
- A gift of £2,300 would cover the salary costs of a Cambodian Prosthetist-orthotist or physiotherapist for one year. These specialist staff restore mobility for thousands of disabled people every year.
- A gift of £1,500 would support the salary costs of a Cambodian Community Worker, for one year. In the course of a year, Community

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workers provide vital support for *thousands* of disabled men, women and children and their families, helping them to get access to rehabilitation, education and training.

- A gift of £200 will provide a child with a year's supply of artificial limbs, improving their mobility so they can go to school and take part in family and community life.

The simple act of adding a line to your Will could provide mobility, dignity and the chance of independence for hundreds of vulnerable disabled people. It's easy to do - just contact your solicitor or financial adviser, and explain that you would like to include The Cambodia Trust in your Will. A simple statement will be added to your Will, such as:

I bequeath to the Cambodia Trust, of C4 Station Yard, Thame, Oxon OX9 3UH, UK Registered Charity Number 1032476, the sum of £ \_\_\_\_\_ (for a pecuniary bequest), or: the residue of my estate (for a residuary bequest) to be used by the Cambodia Trust at its discretion.

The types of legacy you can leave are:

- A Pecuniary Legacy: a specific sum, e.g. £100.
- A Specific Bequest: for example, an item of property.
- A Residuary Bequest: e.g. the remainder of your estate, or a share of it, after your other beneficiaries have been taken care of.

You don't have to tell us that you are planning to include us in your Will, however if do you choose to let us know, you can rest assured that your details will be kept in the strictest confidence.

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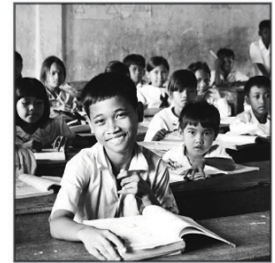
## Why you should make a Will

- Making a Will allows you to control, in your lifetime, how you wish your hard-earned assets to be divided and distributed after your death.
- If you don't leave a Will, it can cause great distress to your family and friends. In such cases, the law determines the order of priority amongst your relatives concerning who will share in your estate. This can be a long process, involving expensive legal costs.
- You can ensure that the law will not decide how your money and possessions will be divided. In the absence of qualifying relatives, your estate will pass to the Government.
- You can make inheritance tax savings. At the moment, the first £275,000 of an estate is tax free, but inheritance tax of 40% is due on amounts over this sum. Your estate can easily exceed this threshold when property, belongings, savings and other assets are taken into account. However, a legacy to the Cambodia Trust is paid before tax is deducted, allowing you to reduce the amount of inheritance tax due on your estate.

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## What can happen if you don't make a Will?

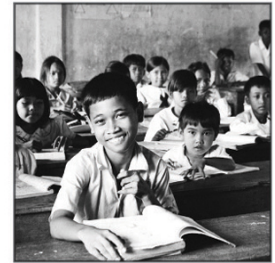
If you haven't made a Will yet, you are not alone: it is estimated that only 1 in 3 people do so. Making or updating your Will can easily be pushed to the bottom of the priority list. There are always so many other things to do in this lifetime, it is not always possible to stop to think how our loved ones will cope after we've gone.

But to die "intestate" - without making a Will - can bring heartache, anxiety and stress to your family and friends.

- In such cases, the law determines the order of priority amongst your relatives concerning who will share in your estate. This can be a long process, involving expensive legal costs.
- You should not make any assumptions that if you don't have a Will, all your assets will automatically pass to your spouse. Only a portion may pass to your husband or wife, depending on the size of your estate.
- If you're not married to your partner, they will receive nothing.
- If you have no relatives, all your estate passes to the Crown.



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## How to make a Will

Legally, you can make a Will yourself. Do-it-yourself forms are sold at stationers such as W H Smith. But you should bear in mind that 'home-made' Wills can cause more problems than they solve. What you write may be open to misinterpretation, or you may fail to follow the rules and not have the document properly witnessed. In the end, your self-made Will may be worthless.

A much better option is to consult a solicitor. A professional can guide you through the legal process and offer objective advice.

A solicitor's time can be expensive, so it's wise to save time and money by thinking through who and what your priorities are, before meet your solicitor.

This is true even if you have no relatives to whom you can leave a legacy. You can still leave one to the Cambodia Trust, so that your support for our work can continue.

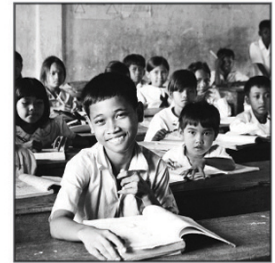
You can begin preparing your Will by thinking about the following:

- Your key beneficiaries  
Who are the close loved ones you wish to be taken care of?  
Your spouse? Partner? Children? Parents? Siblings?
- Your secondary beneficiaries  
Do you also want to remember relatives, close friends, helpful neighbours, long-time colleagues and associates?
- Your favourite causes  
Do you wish to leave a legacy to a charity?

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Next, it may be helpful to consider what or how much you would like to give those beneficiaries you have named. You can tackle this by categorising your assets and dividing them up accordingly. You may wish to earmark:

- Small gifts such as jewellery or furniture.
- More substantial sums - either pre-determined now, or a percentage of what your assets are worth after you die. Your assets may be worth more - or less - than when you make your Will.
- The remainder of your wealth  
You can't know today how much your assets will be worth when you die, so you can refer to this amount as the 'residue of your estate'. Sometimes, this can be the bulk of your estate.

If you take the time to prepare beforehand, it can take as little as one hour working with a solicitor to make a Will.

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## Checklist

You can save yourself time and money by making a note of your assets, and their estimated current value, before you arrive at your solicitor's office. These will include:

House (less mortgage):

Other property, timeshares:

Motor vehicles:

Bank accounts:

Building society investments:

Shares/unit trusts:

Insurance policies:

Other savings and investments:

Furniture:

Clothing:

Jewellery:

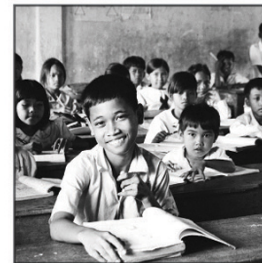
Antiques:

Other:

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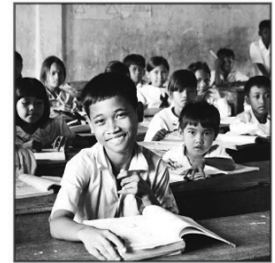
You can also save time by making a note of the following:

- Debts: mortgages, hire purchase agreements, overdrafts, loans, credit card accounts, etc.
- Credits: property, goods, belongings you have lent out.
- Beneficiaries: full names and addresses of those you wish to leave items to in your Will, including the full names and addresses of any charities you wish to leave legacies to, such as The Cambodia Trust.
- Executors: full names and addresses of the people who will administer your Will. You need to decide who you wish to have as Executors to deal with your estate, and to ask them if they are prepared to take on this role. You can have up to four, but two is the usual number. Executors can be relatives, friends or even people who will benefit from your Will. They can also be professionals such as bank managers or solicitors. In fact, processing your Will can be more efficient if one of your Executors is the solicitor who assisted you in drawing up your Will.
- Witnesses: full names and addresses of two people who have agreed to witness the signing of your Will. For them to qualify as witnesses, neither they nor their spouses can benefit from your estate. Your solicitor may be able to provide witnesses for you.
- A previous Will (if you have one) with instructions on how you wish to change it.
- Questions to ask your solicitor.

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Your spouse should make a Will too, because difficulties can arise if you die together or quickly after one another. It is also important to appoint a Guardian who is named in your Will, who can look after any of your children who may be minors at the time(s) of your death(s).

### Other matters to consider

- A Will offers a good opportunity to specify what you wish to happen after your death. Do you want a simple or elaborate funeral? To be cremated or buried? How much are you leaving in your Will to cover your funeral?
- You can also specify how you wish any pets to be cared for, and by whom, as well as any provision you are leaving for their upkeep.
- Once you have appointed Executors and witnesses and completed your Will, you need to ensure the original is kept either with your solicitor or in a safe deposit box. It is also advisable to keep a photocopy safely at home.

### Changing your Will

Once you have made a Will, you can change it by using a Codicil (a change or amendment to an existing Will). A solicitor's services are recommended, as a Codicil has to be legally signed and witnessed in the same way as an original Will, although the witnesses can be different. A Codicil has to be kept with your Will.

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## Making a new Will

Marriage, divorce and remarriage affect your Will. Divorce nullifies any provisions made for a divorced person and marriage makes a Will void, so if you marry you must make out a new Will. Separation does not affect a Will.

## Further Information

Further guidance on making a Will, including a glossary of the terms used in the process, can be found in the useful leaflet *Wills and Probate*, published by the Legal Services Commission. Please contact us at the address below if you would like a copy.

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