

None of us can predict what problems our children and grandchildren may face in the future.

They might have money difficulties, a relationship breakdown or ill health. They might have a disability, face an employment dispute or become a victim of discrimination. We are determined to make sure that whatever problems they face in the future, they don't have to face them alone. You can help us achieve that aim today.

Your local Citizens Advice Bureau is a charity – that's why it desperately needs your support

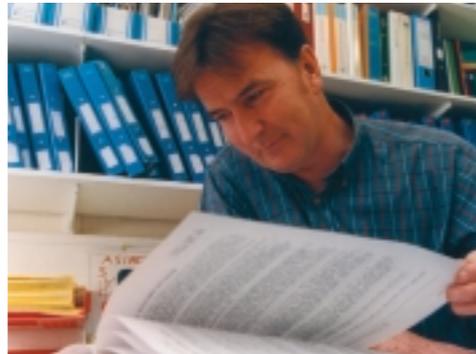
As an independent charity, your local Citizens Advice Bureau relies on the support of members of the public - people like you. By adding us to your Will, you can help secure not just our future, but the future of your community.

Every adult should have a Will, regardless of their age, income or wealth – it is the only way of ensuring your wishes are met after your death. And yet 1 in 5 people in the UK die without one, potentially causing unnecessary complications for their loved ones at a difficult time.

Gifts left to charities in Wills – usually known as legacies – don't need to be large, and they don't prevent you from taking care of your family and loved ones. In fact, a legacy to a charity can ease the burden of Inheritance Tax.

As we move into the future, legacies are becoming an increasingly vital form of income for all charities, including Citizens Advice Bureaux. But at present we are not receiving the legacy income we so desperately need, because not enough people realise we are a charity.

If you have a Will, changing it to include your local Citizens Advice Bureau is straightforward. If you don't have a Will, having one written is a lot easier than you think.



Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux, registered charity number 279057, company limited by guarantee number 1436945. Registered Office - Myddelton House, 115 - 123 Pentonville Road, London N1 9LZ.



Leave a gift in your Will to the charity for your community

Registered Charity Number 279057

Whatever problems their future holds



you can help solve them today



Leave a gift in your Will to the charity for your community

A legacy to Citizens Advice Bureaux, is a gift to the children of today



Your legacy will help us to keep solving problems – before they become disasters

Citizens Advice Bureaux have been around since 1939. Today, we have more than 20,000 volunteers, working in over 2,800 locations and helping to resolve nearly six million problems every year.

In fact, you may well have used a Citizens Advice Bureau yourself, or at least know somebody who has, as 4 in every 10 households have used a bureau at some point.

For thousands of people we are the only source of professional advice available – on issues ranging from claiming benefits to managing personal debt. From housing problems to relationships. Employment issues to legal advice.

Every Citizens Advice Bureau is a charity

Your local bureau is completely independent and our advice is impartial, confidential and free. What is more, we are a charity. That means, like any charity, we rely on the support and generosity of members of the public. People like you.

Our advice services are more in demand today than ever before – and as we move into the future that demand looks set to grow even further. That's why legacies are so vital to our work. By adding your local Citizens Advice Bureau to your Will, you'll be making sure we are still here for your children and grandchildren.

Making or changing a Will is easy – but we do recommend you use a solicitor. Take this leaflet with you as it contains information your solicitor will need.



A legacy to your Citizens Advice Bureau benefits you, us and the whole community

How do I make a Will? It's important that you use the services of a solicitor.

What if I already have a Will? Your solicitor can add a Citizens Advice Bureau to your Will with a written instruction called a codicil.

Do I have enough assets? Most people are surprised by how much their assets add up to.

You don't need to be wealthy to make a Will – or leave a legacy. After taking care of your loved ones, you can then choose to leave a **Residuary legacy** [a portion of what is left after all your other commitments have been met] – or a **Pecuniary legacy** [a gift of a specific amount] to a Citizens Advice Bureau.

What about Inheritance Tax? Leaving a gift to a charity such as a Citizens Advice Bureau can lower the Inheritance Tax payable on your estate. Your solicitor can answer any questions you have about Inheritance Tax.

What else should I tell my solicitor? Simply that you wish your legacy to go to your local Citizens Advice Bureau. The address and registered charity number of your local bureau are on the back cover.

To continue our vital work supporting communities like yours, we need to know we can rely on legacies for future income. So please consult a solicitor today – and help support your community's future.



Leave a gift in your Will to the charity for your community