



Reading Association for the Blind  
Walford Hall, Carey St, Reading, RG1 7JS  
Company no. 3354127 Charity no. 1062433

### **Here are the steps to follow to leave RAB a legacy**

First if you would like to speak to one of our team about leaving a legacy, please contact us by one of the following ways.

Tel: 0118 957 2960

E-mail: [rab@readingassociationfortheblind.org](mailto:rab@readingassociationfortheblind.org)

### **About Reading Association for the Blind (RAB)**

Reading Blind Aid Society was formed in 1883 and then changed to Reading Association for the Blind in 1926 and has supported the sight impaired people of Reading ever since. Our objective has been to enable sight impaired people to live full and active lives by providing the opportunity to take part in activities that they may otherwise not be able to, such as visiting our social club, rambling, taking part in our craft club, social outings, theatre trips, sport, holidays, learning new skills such as IT or accessing support from our home visiting service. People suffering from sight impairment often suffer with isolation and social exclusion and we do all we can to promote social interaction and inclusion in society. In many cases it can be difficult for them to leave their homes, to get out and meet people, so the service we provide is vital for their physical and mental wellbeing. Older people with sight loss are almost three times more likely to experience depression than people with good vision.

RAB runs a number of different clubs throughout the week, including twice weekly craft clubs, a rambling group, Young at Heart and the Out and About group, as well as having three part-time visiting officers who visit people in their homes when they are unable to visit these clubs.

The Young at Heart and Out & About groups have shown considerable growth in the last 12 months, and people are enjoying the opportunity to visit places and take part in activities they would be unable to do without our help and assistance.

### **Why leave us a legacy?**

Leaving a gift in your Will is one way you can make a difference, not only to us, but also to your friends, family and other beneficiaries.

It costs RAB over £100,000 a year to run our services.

Did you know legacy gifts are exempt from inheritance tax, meaning that not only will all of the money you leave make its way to your intended charity, but the gift may also help bring the value of your estate below certain taxable thresholds.

## **Reading Association for the Blind (RAB)**

We are an independent charity providing services, advice and support to over 200 visually impaired people in Reading, enabling them to live independently and to enhance their quality of life. We rely heavily on donations and bequests to sustain our service as we receive no financial support from RNIB and only a small annual grant from Reading Borough Council.

### **Leaving us a legacy**

When you prepare your Will, we understand that your family and loved ones are likely to come first. However, if you would consider leaving a small gift to the charity from your estate, this will help us to create a better future for those affected by visual impairment allowing them to live independently and with the confidence of knowing they are not alone.

By leaving a proportion of your estate to us, your loved ones can be provided for as well as the cause you care about.

### **There are several options when providing a gift (a legacy)**

#### **A share of your estate**

This is known as a residuary legacy and is a share – or possibly even all – of the balance of your estate once all other payments have been made (e.g. lifetime debts, tax, administrative expenses and any pecuniary and specific legacies). It will not lose its value over time and if you leave a proportion to us you can still ensure other beneficiaries are taken care of.

#### **A gift of money in your Will**

You may prefer to leave us a fixed amount of money. This is known as a pecuniary legacy. It is worth noting that the effects of inflation could mean that the true value of this gift could become less than you intended, unless you review your Will regularly, or you link it with inflation. If you are considering a cash gift, please do consider inflation proofing the legacy.

#### **A specific gift in your Will**

This is known as a specific legacy which will include a gift of a specific item or items – such as personal possessions, land, buildings or shares.

#### **A reversionary gift**

If you are setting up a trust for someone to use over a period of time (such as their lifetime), this is known as a reversionary legacy. The rest of the gift can be passed on to other recipients (such as a charity) when the time has ended. This is known as a “life interest”. A reversionary gift will leave your estate to your dependents while they are living, and it will revert to RAB after they pass away.

### **Other matters to consider when making a Will**

Who will be the executors? Funeral wishes Inheritance Tax Gifts of personal belongings

We recommend that you use a solicitor to write or update your Will. Your solicitor will be familiar with how to leave a gift to charity under your Will. Any gift left to us will be used to continue and develop the work which we do with the local communities.

You can also visit [www.search4solicitors.com](http://www.search4solicitors.com) to find a solicitor in your local area.