



Royal Air Force  
Benevolent Fund

BE PART OF THE HEART

A GUIDE TO MAKING A GIFT IN YOUR WILL  
TO THE RAF BENEVOLENT FUND





// I'm part of the heart. How about you?

Ivor, RAF veteran

Ivor, RAF veteran and legacy pledger with his daughter, Jane.

# FAMILY IS AT THE HEART OF OUR WORK WE WOULD LOVE YOU TO BE A PART OF IT

Loved ones. Children. Friends. People we care about. Whatever 'family' looks like, it's important for so many of us.

So when it comes to your Will, we know that the people who matter to you the most are the ones who should benefit. It can offer great comfort and peace of mind for you to know that your loved ones will be cared for when you're no longer here. That's why we encourage everyone to make a Will, no matter the circumstance.

**After taking care of your own family and friends, your Will can also give you a wonderful opportunity to make provision for the RAF Family.**

The brave servicemen and women who, for over 100 years, have proudly been prepared to defend our country and fight for our freedom. With a gift in your Will, you can make sure they're loved and cared for, just as your own family will be. It's an incredible gesture, and one that could make a positive difference in so many lives.

**A gift like this will make sure you're part of the heart of the RAF Family for years to come.**

Gifts in Wills are vital to our work. They are the reason we can do so much for our veterans, serving personnel and their families. From offering financial support to former personnel

to providing counselling for RAF families and easing loneliness for our veterans – none of it would be possible without the support we receive from gifts in Wills.

This booklet contains everything you need to get started in writing a Will. I hope you find it helpful, and if you have any other questions, we're here for you. You can contact our friendly gifts in Wills team any time, using the contact details on the back cover of this booklet.

On behalf of the whole RAF Family, thank you.

*Elliot*

**Air Vice-Marshal Chris Elliot CB CBE DL  
Controller**





# WE'VE BEEN SUPPORTING OUR RAF FAMILY FOR OVER 100 YEARS

Your gift can help us support them for many more.


Families should stick together. So, no matter what adversity our veterans, serving personnel, or their loved ones face, we'll make sure they won't face it alone.

Year after year, we've been there for thousands of serving personnel and family members whenever they've needed us. Supporting them financially through our grants and advice lines, emotionally through our wellbeing services, and practically through mobility support and housing assistance.

We strive to be there for our people however we can, to make sure they can live with the dignity and independence they deserve.

**But while we've achieved so much already, the RAF family is always going to need us.** New members will continue to join, while others will see their service come to an end. It's only with your support that we'll be able to be there for everyone in the RAF Family. Just as we always have been.

Whether it's easing loneliness for RAF veterans, or supporting young people growing up on RAF stations, your gift will help us have an incredible impact on so many lives and keep our support strong for years to come.



Bob Greig joined the RAF in the late 1970s, and initially applied to be a physical training instructor due to his interest in sport. He later became a parachute training instructor, and ended up falling 6,000 feet with both parachutes failing to open. Miraculously, Bob survived, but he spent a long time in intensive care. So we were there to offer financial security to his family while he was unable to work, and supported him to have a quality of life following his accident.



“ Whatever my needs were, the Benevolent Fund has always been there.”

**Bob Greig, Former Parachute Training Instructor**



# WHY GIFTS IN WILLS MATTER SO MUCH

Everyone, no matter their age or circumstance, should have an up-to-date Will. It's the only way to ensure your possessions go to the people and causes you care about.

It's only through the gifts that supporters leave in their Wills that we're able to make such an impact on the lives of our RAF Family. They make up over 60% of our income as a charity, so are really one of the best ways to support us. They mean you can be confident that we'll always be there to support serving personnel past, present, and future.

If you've served in the RAF yourself, or know someone who has served, you'll know that the people within it really are a family unit. They are each other's bedrock. That's the same attitude we apply to our work. Everyone is a part of the RAF Family, and with a gift in your Will, you can help us support them through thick and thin.

**Many of our supporters choose to leave a gift to us in their Will because it's a way of carrying on the love and respect they've had for the RAF in their lifetime.**

Stephen joined the RAF in 1977, fulfilling a dream he'd had since he was 10 years old. He became an Air Steward at RAF Brize Norton, and met his wife, Paula after a tour in Northern Ireland. But in 1996, Stephen was medically discharged after being diagnosed with muscular dystrophy - a condition with no cure. We were able to fund a wheelchair for Stephen and bought a specially adapted house with level access for him to live in with his family.



RAF veteran Stephen Pratley  
with his wife, Paula

**“** If you fall on hard times, the Fund is there to help you.”

Stephen Pratley, RAF Veteran



# HOW TO WRITE OR UPDATE YOUR WILL

The idea of writing or updating your Will can feel daunting, but the process is surprisingly simple. You should always speak to a solicitor or professional Will-writer who can take you through each step of the process. But there are a few things you can think about before meeting with a solicitor, to save you time and money later on.

- **Make a list of what you own.** This can include your home and your car, but also things like your current account, any savings, or stocks and shares.
- **Make a list of what you owe.** This means any outstanding balance on your mortgage, any overdrafts, or credit card debts.
- **Figure out the total cost of your estate.** 'Estate' means everything you'll be leaving behind. It doesn't just refer to your home. You can figure it out by subtracting the cost of what you owe from the total of everything you own.
- **Choose who you want to benefit from your Will.** It can help to write a list of loved ones, close friends, and any charities or causes you care about.
- **Choose who your executors will be.** Executors are the people legally responsible for making sure your wishes are carried out when you're gone. Be sure to choose someone you trust, and ask their permission beforehand.

## WRITE OR UPDATE YOUR WILL FOR FREE

You're already at the heart of the RAF Family, so we offer you the opportunity to write or update your Will for free by contacting one of our partner organisations.

You can find out more by visiting [rafbf.org/free-wills](https://rafbf.org/free-wills) or reading the sheet enclosed with this pack.



**“** I'm glad that people who made these sacrifices are looked after and cared about by the Fund.”  
Tom, RAF Veteran



# FREQUENTLY ASKED QUESTIONS

## What kind of gift can I leave in my Will?

There are four main types of gifts in Wills:

### **Residuary:**

a percentage of what is left once any taxes and costs have been covered. Many people choose to give us a percentage of their estate.

### **Pecuniary:**

a financial gift of money.

### **Specific:**

a gift of an item, such as a house, a piece of furniture, shares, or a painting.

### **Reversionary:**

a gift of an asset, such as a house, that can be enjoyed by a beneficiary during their lifetime before reverting to the RAF Benevolent Fund.

## How do I word my Will?

Your solicitor will be able to advise the best way to word your wishes, but here is an example you could use as a guide:

"I give XX per cent of the remainder of my estate/£(cash amount) to the Royal Air Force Benevolent Fund of 67 Portland Place, London, W1B 1AR (Charity registration number 1081009, Scotland registration number SC038109) for its charitable purposes."

## I already have a Will. How can I update it to include a gift?

For any simple changes to your Will, you can contact your own solicitor to outline your wishes or use one of our free Will services. However, whichever option you choose, we do recommend that you consult your solicitor beforehand.

## I would like my gift to be used for a specific area of work – is this possible?

Yes. To discuss your wishes, or any other concerns you might have, please contact our friendly gifts in Wills team by calling **0333 355 1081** or emailing **legacies@rafbf.org.uk**

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Tom, RAF Veteran





# Royal Air Force Benevolent Fund



Please contact us today if  
you know someone who is  
in need of help or to request  
help for yourself.

**0300 102 1919**  
**mail@rafbf.org.uk**  
**rafbf.org/help**

Royal Air Force Benevolent Fund  
67 Portland Place  
London  
W1B 1AR

RAF Benevolent Fund is a registered  
charity in England and Wales (1081009)  
and Scotland (SCO38109)

