



WHAT HAPPENS IF YOU DO NOT MAKE A WILL?

If you die without leaving a Will, the law will decide what happens to your Estate, under the Intestacy Rules. It could mean that your spouse may not inherit everything you own, and it also means that a distant blood relative will take precedence over a lifetime friend or partner. Furthermore, charities cannot benefit under the Intestacy Rules.

MAKING A 'TAX-FREE' WILL

Legacy gifts to registered charities are exempt from Inheritance Tax, meaning you could significantly reduce or even negate your Inheritance Tax burden. If making a tax-effective Will is of interest to you, please discuss the matter with your solicitor since rates of tax are generally changed each year in the Budget.



IMPORTANT NOTES

If you are in any doubt as to how to complete your codicil, you should obtain professional advice from a solicitor. This is particularly so in connection with any residuary gift where the dangers of unintended consequences are greater.

In terms of the mechanics of execution of any codicil, the testator executing the codicil should sign first in the presence of both witnesses who should then each sign in the presence of each other and of the testator. A witness must not be a beneficiary nor the spouse/civil partner of a beneficiary. It is important to ensure that the addresses of any witnesses are inserted to allow the witnesses to be contacted if there is any problem with the document. It is important not to affix another document to the codicil as marks made (e.g. by a staple or paperclip) may cause problems when it comes to obtaining probate of the document.



"I would never have come to Howell's without a scholarship. I will be forever grateful to those who funded my education and so gave me opportunities that I could never otherwise have had. It is wonderful to think that I can now offer the same opportunity to others by supporting the Howell's School 1860 Society."

Cathryn McGahey (1978 – 85)



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HOWELL'S SCHOOL 1860 SOCIETY
 A GUIDE TO LEAVING A GIFT IN YOUR WILL



HOWELL'S SCHOOL, LLANDAFF

Great schools survive and prosper due to the stewardship of earlier generations. At Howell's School, Llandaff, every student is the beneficiary of those who have gone before. By leaving a gift in your Will to Howell's School, you will be creating wonderful opportunities for the talented young people of tomorrow.



HOWELL'S SCHOOL WAS ESTABLISHED IN 1860 AS A RESULT OF A LEGACY LEFT MANY YEARS EARLIER FROM THE PHILANTHROPIST THOMAS HOWELL, WHO WANTED TO CREATE BETTER OPPORTUNITIES FOR YOUNG WOMEN.

After its founding, Howell's School soon became recognised as exceptional, and Howell's girls were amongst the first in Britain to gain university places. Throughout our history, we have offered an outstanding education to talented young people from wide range of backgrounds. Today we maintain that same dedication to education for all, through the awarding of bursaries and ensuring that our doors are open to all who could benefit from a Howell's education.

HOWELL'S SCHOOL 1860 SOCIETY

We have created a group for those who choose to name Howell's in their Will. We want to thank our supporters in their lifetime, and have called this the Howell's School 1860 Society, after the year the school was founded. The Society will be an opportunity for you to keep up to date with the school and its plans, for us to listen to your ideas and views, and to thank you for your continued friendship. Members, if they wish to be recognised, will also be listed in school publications and invited to school events.



EVERY GIFT MAKES A DIFFERENCE

Supporters do not have to be especially wealthy. Whatever the size, every gift in every Will directly benefits the school and its students.

HOW WILL MY GIFT BE USED?

Our first priority is providing bursaries for gifted students regardless of their family's financial position, but your wishes as a donor are of primary importance to the school. We would be happy to talk to you about areas of particular interest that you may like to support.

WHAT DO BURSARIES ACHIEVE?

Of crucial importance to us is the ability to offer places in the Senior School and in the Sixth Form College to gifted students from all backgrounds. Providing opportunities for this very high standard of education is more expensive than ever before. Your gift will help us to continue to offer



financial support to those in need, enabling them to enjoy the excellent educational opportunities and facilities provided by the School.

GIVING NOW

If you wish to donate now, the Annual Fund at Howell's School supports the funding of bursaries each year.

HOW DO I LEAVE A LEGACY GIFT?

There are several ways that you can support Howell's School in your Will, detailed on the enclosed Ways of Giving information sheet. We have also enclosed a codicil form for your convenience, and a reply form and envelope so that you can let us know of your intentions and register as a member of Howell's School 1860 Society. As we are one of the schools of The Girls' Day School Trust (a registered charity), legacy gifts to Howell's School are not liable to Inheritance Tax.

