Your legacy can change lives

Everything you need to know about making, changing and leaving a gift in your will



Sightsavers

This guide explains how to make or change your will. It also tells you how you can include a gift to Sightsavers. Legacy gifts have enabled us to help transform people's lives for the past 70 years. Together, we can do even more in the future.



© Sightsavers/Jason J Mulikita

On the cover: Mary's life-changing story

Struggling to focus and constantly squinting, 10-year-old Mary was bullied at school and became withdrawn and isolated. Sightsavers diagnosed her cataracts and carried out essential surgery and now she's doing much better at school, passing her exams and making friends. Your support can help make a life-changing difference to thousands of children like Mary.

Why leave a gift to Sightsavers in your will?

Since 1950, Sightsavers has been working in more than 30 countries to protect sight, battle debilitating diseases and fight for the rights of people with disabilities. To continue our work, we rely on legacies from generous supporters.

We've helped to restore the sight of over 8 million people and protect millions from debilitating diseases by distributing more than 1.5 billion NTD treatments. But our work is far from over.

At least 2.2 billion people worldwide have a vision impairment, half of them preventable. There are also 800 million people in low and middle income countries with visual impairments and other disabilities who do not always have access to education, employment and healthcare.

By leaving a gift to Sightsavers in your will, we can help transform lives for many years to come. Our future will see the elimination of blinding trachoma, the training of eye surgeons, the delivery of accessible eye health services, provision of cataract surgeries to save sight, and so much more. Making or changing your will may not be as tricky as you think. Read on to find out more.

Why should I make a will?

A will is the only way of ensuring your dependants are provided for in the way you wish after you're gone.

If you pass away without a will (known as 'intestate'), a court will appoint administrators to deal with the distribution of everything you own – your 'estate'. They may not know your personal wishes and priorities, and will divide your estate according to the intestacy rules, which may not be as you intended.

Making a will helps your loved ones

Finalising the affairs of someone who has passed away without a will can take longer and may be more complicated, causing delays and increasing legal costs. These costs could reduce the value of the estate itself.

Making a will lets you choose where your money goes

Where your estate is sufficient for your dependants, a will enables you to leave money or property to other causes you are passionate about, such as Sightsavers. This can't be done without a will.

How can I be sure my will is valid and accurate?

It is always best to have your will drawn up by an experienced solicitor or professional will writer. A will is a legal document, and trying to write your own can be difficult. One mistake can cause the whole document to be invalid.

How much will it cost?

The cost of a straightforward will is probably less than you think. It is worth getting more than one quote. It will be money well spent to ensure your wishes are followed and your loved ones are protected.

Naming your executors

You must choose the people you would like to administer your estate (usually two). One could be a firm of solicitors, a solicitor, or an accountant, who will require payment for this service. The other could be a relative or friend. It is important to ask for their consent before naming them.

Unfortunately, Sightsavers cannot act as executor.

Choosing guardians

If you have children under 18, you should appoint guardians. This provides for their care if their other parent or guardian passes away before you, or at the same time. Again, check that the people you've named in your will agree to take on this responsibility.

Witnessing your signature

For the will to be legal, it must be signed by you in the presence of two witnesses, both above the age of 18, who must also sign it (or one witness if you're in Scotland, but you need to sign each page of the will in their presence). You cannot leave the witnesses (or their married partners) anything in your will.

How do I know what to leave?

Once you have calculated the total worth of your assets and made all deductions, you will know the value of your estate. You can now draw up a list of people you wish to benefit, by how much and in what way. At this point, you may also consider leaving Sightsavers a share of the assets that are left over once all major gifts have been made.



© Sightsavers/Jason J Mulikita

Help restore vision

Sanjit was born with cataracts in both eyes. As he grew older, his poor vision prevented him from walking to school alone. By the time Sightsavers reached him, sight couldn't be restored in his left eye, but a successful operation on his right eye has transformed his life, giving him independence and the chance to fulfil his potential. Each year, we help to provide 300,000 cataract operations for children and adults around the world.



© Sightsavers/Malumbo Simwaka

Help support inclusive education

Children who miss out on their right to an education often have more limited life opportunities, potentially trapping them in a cycle of poverty and dependence – and children with disabilities are particularly disadvantaged. We work to promote inclusive, quality education in low and middle income countries. Here, Sightsavers is challenging stigma and changing lives by enabling young children with disabilities to attend pre-school alongside their peers in an inclusive education project in Malawi. It will increase their chances of progressing on to primary and secondary education.

What types of gifts are there?

There are three main types of gift you can leave to individuals and organisations.

- **A cash gift (also known as a pecuniary gift):** this is a gift of a sum of money to Sightsavers.
- **A specific gift**: this is when you make a gift of a specific item to Sightsavers, such as property or jewellery.
- **A residuary gift:** this is a gift of all or part of what is left of your estate after taxes and debts are paid and all your cash and specific legacies have been distributed – known as the 'residue'. Your will must include instructions for the distribution of your estate's residue, otherwise the government will distribute it according to current legislation.



© Sightsavers/Malumbo Simwaka

A gift for Sightsavers

We are always delighted to receive cash gifts and specific gifts, which can provide a much-needed boost to our resources.

However, if, once you have made provision for your family and friends, you are able to consider leaving a gift of a share of residue to Sightsavers, you can be assured that your generosity will be very gratefully received and will be used to help in the areas most in need at the time.

The value of your residuary estate will, of course, fluctuate and depend upon a great number of things, but leaving a gift of a share of the residuary estate is the best way to ensure that the real value of your gift is maintained when taking into account inflation and other economic factors.

Why would I need to update my will?

Keeping your will up to date is as important as making it. Your wishes, your circumstances and your family can change over the years, and the value of your gifts may be eroded over time. The main reasons for updating your will are:

- **Marriage and divorce:** under English law, marriage revokes a will, and any provisions in favour of a spouse will cease to have effect following divorce. A new will is therefore essential.
- **Children and grandchildren:** the arrival or loss of a child in the family may call for changes needing to be made.

How do I change my will?

Never physically write on your will, as this will invalidate it. Major changes may call for a new will, which is usually easier to arrange the second time around.

Minor additions can be made using a separate document called a codicil, which must be signed and witnessed as with the will, though the witnesses need not be the same. It must be kept with the will but not attached to it.

Giving to a cause that you wish to support, such as Sightsavers, can be done by adding a codicil to an existing will. If in doubt, contact your solicitor or professional will writer.

Inheritance tax considerations

Inheritance tax (IHT) and estate planning are very specialist areas and it would be wise to always seek professional advice regarding how the law relating to these topics applies to you and your family.

Everyone is entitled to gift a set amount of their estate without paying inheritance tax. This is known as the Nil Rate Band (NRB) and currently stands at £325,000, which covers certain lifetime gifts as well as legacies in a will. In addition to this, married couples and civil partners are able to transfer any unused part of their NRB to a surviving spouse or partner. In recent years, allowance has also been available for your main residence when this is bequeathed to immediate descendants such as children and grandchildren, provided certain other criteria are satisfied. All gifts to your spouse or civil partner are currently exempt from IHT.

Once you have made provision for your family, you may wish to leave a gift to a charity such as Sightsavers. **A gift in your will to charity can reduce the amount of IHT payable, and if you gift 10% or more of your estate to charity, a reduction in the rate of IHT from 40% to 36% is available for the whole taxable estate. You may wish to discuss with your legal advisor.**



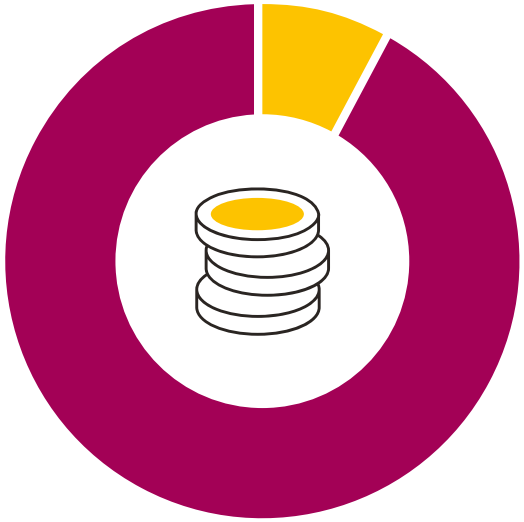
© Sightsavers/Jason J Mulikita

How Sightsavers spends your money

Sightsavers has been changing lives worldwide since 1950, and every penny you give is vital in helping us achieve our goals. We ensure we have good financial management, we make sure the changes we secure are long term, and we don't cut corners.

Rest assured, your gift is in safe hands. We make sure our funds go as far as possible: we're required to show we've met quality standards for all spending. Each year we publish a full report and financial statement, which provides detailed information about where your money goes. To read our reports, see **www.sightsavers.org/annualreports**

We think it's money well spent, and we hope you do too.



For every donation we receive, including donated supplies:

- **92%** goes on our vital charity work
- The remainder helps us to grow awareness and our funding

For more details or to discuss any aspect of leaving a gift to Sightsavers in your will, call us on **01444 446600** or email **info@sightsavers.org**



© Sightsavers/Jason J Mulikita

Provide eye care services and treatments

Jeremiah wanted to become an ophthalmic nurse after growing up not understanding the vision loss of his grandmother. He achieved his ambition in 1998 thanks to a Sightsavers scholarship and now helps save the sight of people in his community by screening and treating them for eye conditions such as cataracts and trachoma. With your support, we can continue to offer vital training to help combat the spiralling number of people in need of eye care.

We work with partners in low and middle income countries to eliminate avoidable blindness and promote equal opportunities for people with disabilities.

www.sightsavers.org

@Sightsavers

35 Perrymount Road
Haywards Heath
West Sussex
RH16 3BZ
UK

+44 (0)1444 446 600

info@sightsavers.org

Registered charity numbers 207544 and SC038110

WGB22 09/2026

Sightsavers