# cycling

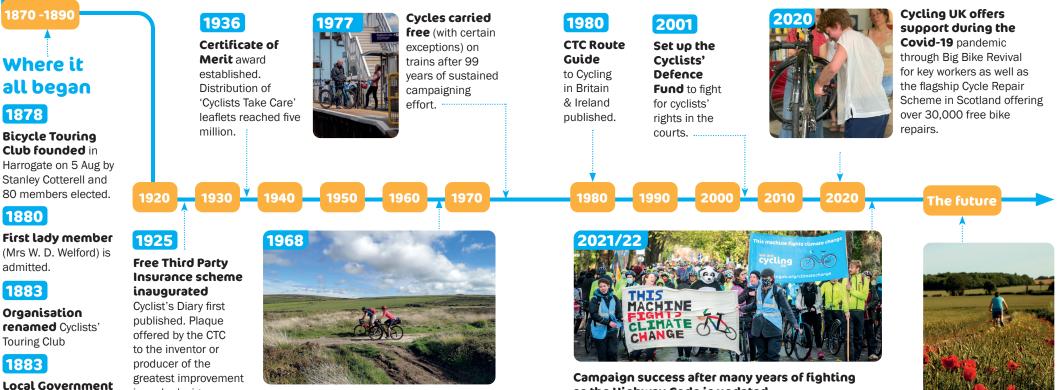
## Leaving a gift today

### makes a difference tomorrow



I have left a gift in my Will as I believe the organisation has achieved a huge improvement in the profile and support for cycling and infrastructure over the 30 years I have been a cyclist. I also believe there is much more to do if the impressive increase in numbers of people cycling regularly is to continue - from infrastructure improvements to changes in the law to protect cyclists from coming to harm on the roads. I hope my pledge and membership can contribute to the future. M Mr Thorne

## Our impact, our direction, our future



Act declared cycles to be 'carriages' with right to use the roads as a result of CTC action.

#### Patrons

- **1910** HM King George V became first Royal Patron of CTC.
- **1936** HM King George VI became Patron.
- 1952 HM Queen Elizabeth II became Patron

**Right to cycle** on bridleways and longdistance cross-country routes incorporated in new Countryside Act, largely through CTC action.

as the Highway Code is updated.

Campaigned alongside Pedal on Parliament at the **COP26** conference to tell governments that **active travel** must be urgently embraced as part of the solution to the climate crisis.

A Cyclists' Defence Fund win, showing there are repercussions for councils who ignore government guidance. West Sussex County Council's acceptance they acted illegally will put a stop to short sighted decisions like this happening across other parts of the UK.

**Trails for Wales** sees the change in public access to open up more of the countryside to cycling and horse riding.

With a gift in your Will the fight for future generations to have a better world by bike continues. What will you do to make a difference **for the future** 

Leaving a gift in your Will doesn't need to be complicated and can make a huge difference, but we know it is a big decision. Of course your family and friends come first, but showing your support with a gift and showing your passion for cycling is a wonderful way for your legacy to live on.

#### There are three types of gift you could leave:

A **pecuniary gift** is a set amount of money decided at the time you write your Will. Therefore, its real value decreases over time due to inflation, unless it is index-linked to the Retail Price Index.

Or a **residuary gift**, which is a percentage or share of your estate. With this kind of gift you can be sure all the people you care about most are provided for first and foremost, but the charity also benefits because the gift holds its value over time. Remember that all charitable gifts are free of inheritance tax (IHT) and should you choose to leave 10% or more of your estate to charity then the IHT rate is reduced from 40% to 36% meaning your loved ones could have less to pay.

Or **specific gift**, which is when you leave a particular item of value – such as personal possessions, property or shares.

There is always a lot to think about when writing your Will or updating it, but we hope you will be thinking of us when you do. Here is a step-by-step guide to get you started.

#### Step 1

Make a list of your assets. Listing your assets and estimating their value is something you can do yourself, saving you time and money with your solicitor. Your assets include things such as property, shares, savings and other items of value you own. The sum of these assets is your 'estate'.

#### Step 2

Make a list of what you owe or are owed. Writing down any outstanding mortgage, loans, or bills, will give you a much better idea of the value of your estate.

#### Step 3

Decide who you would like to benefit and how. Make a list of the people and organisations – such as the charities you support – that you wish to remember in your Will and consider how you'd like to divide your estate between them.

#### Step 4

Choose your executors and meet your solicitor. An executor is the person you choose to carry out the terms of your Will, often a family member, friend, or solicitor, to ensure your wishes are fulfilled correctly.

#### Step 5

Once written keep your Will safe and up to date. You can leave it in the care of your solicitor or legal advisor and keep your own copy in a safe place. Also ensure your executors know where to find it.

We would always recommend using a qualified solicitor or a member of the Institute of Professional Will writers. It is the best way to ensure it is correct and legal, so your wishes are carried out.

Of course, you may already have a Will and to save you rewriting it you can always include a Codicil, a legal supplement to make changes or additions to your Will. We have a ready prepared form that you can fill out and add to your Will. It is available to download from our website or we can send it to you in the post.

#### Some helpful suggested wording to use in your Will.

I give free of inheritance tax the sum of  $\pounds$  or \_\_\_\_% of my estate to Cycling UK, Charity Number: 1147607 and in Scotland Charity Number: SC042541. Registered Office: Parklands, Railton Road, Guildford, SURREY GU2 9JX.

We understand that you may want your gift to go to a specific area of our work, like the Cyclists' Defence Fund for example, and of course that is your choice, but we would ask you to consider that by leaving it to Cycling UK we will be in a position to use your gift where it is needed most at the time. Should you need any further information on this or would like to discuss leaving a gift then please do not hesitate to get in touch with our Legacy manager.

#### 66 Cycling means so much to me.»

Janet Atherton, Chair of Trustees

Now, more than ever, feels like the right time to leave a gift and I wouldn't be asking you this if I wasn't going to do it myself. It is one of those things you can so easily put off but it is so reassuring to know that the things in life that really matter to me, my family, my friends and my passions, are cared for. Cycling has made such a huge difference to my life and I want to make sure that other people and future generations, can experience that too.



#### Contact

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Cycling UK is a trading name of Cyclists' Touring Club (CTC) a company limited by guarantee, registered in England no: 25185. Registered as a charity in England and Wales charity no: 1147607 and in Scotland charity no: sco42541.





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