



YOUR WILL

Wills & Bequests



Te Ope Whakāora

The Mission of The Salvation Army



The Salvation Army, an international movement, is an evangelical part of the universal Christian Church.

Its message is based on the Bible. Its ministry is motivated by love for God.

Its mission is both spiritual and social, encompassing the preaching of the Gospel of Jesus Christ and meeting human need in His name without discrimination.

Why a Will?

Some people don't like to think about their own death and therefore do nothing to prepare for it. A Will lets you decide how your assets will be distributed on your death.

The things you own, be it your own home, a car, investments, your furniture, bank accounts or just a few personal objects, make up your estate and someone must decide what is to happen to them on your death. If you do not make that decision yourself through a Will, then your estate will be distributed in accordance with the Law. This may or may not result in your estate going to where you would have liked.

When is the Best Time to Make a Will?

Now.

If you do not have a Will, telephone your solicitor or trustee company today and make an appointment to have one prepared. If you do not have a solicitor or trustee company, The Salvation Army is able to assist you.

Can a Will be Changed?

You can change your Will at any time.

From time to time your Will needs to be reviewed. As time passes, circumstances change—family members may be added or lost, your financial situation changes, your ideas as to who you want to see benefit from your estate may change.

You need not change your entire Will. If you wish to add a clause (for instance to name an organisation such as The Salvation Army as one of your beneficiaries), you need only add a codicil.

Who Should Prepare a Will for You?

Your solicitor or trustee company.

There are rules as to how a Will should be prepared and properly executed. Failure to comply with these may mean that all or some of your wishes expressed in your Will are unable to be fulfilled.

What Should I Put in My Will?

Name the person that you want as executor to see that your wishes are carried out.

Consider all the items that you own and the debts that you are likely to owe (the net amount is your estate). Then consider how you would like this dealt with on your death—what individuals and/or organisations you want to see benefit from your estate.

You need to remember that if you do not make adequate provision for relatives and dependants, they may apply to the court for greater benefits from your estate. Again, a solicitor or trustee company will advise you on this.

You may leave instruction on such matters as what you want done with your body (ie. cremation/burial) and your funeral service.

Different Types of Bequest

Your solicitor or trustee company can give you more information, but in general there are three major types of bequest.

- **A Specific Bequest**

This is a gift of particular items of property, such as jewellery, books, clothing, car, etc. that you want to see go to a particular person or organisation.

- **A General Bequest**

This is usually a sum of money or percentage of the value of your estate given to a particular person or organisation.

- **A Residual Bequest**

This is how you want the remainder of your estate to be dealt with after specific and general gifts (if any) have been given. For instance, you may leave gifts to relatives and friends and then state in your Will that the residue of your estate is to be divided between members of your family or left to an individual or an organisation such as The Salvation Army.



Terms Used

- **An Administrator**
Someone who is appointed by law to settle your affairs if you die without leaving a Will, or if the person named as executor in your Will does not act.
- **A Beneficiary**
Someone who is left a gift in your Will.
- **A Bequest**
The gift in your Will.
- **A Codicil**
A change or addition made to an existing Will.
- **An Estate**
The total of what you leave when you die.
- **An Executor**
The person you appoint in your Will to see that your wishes and instructions are carried out.
- **Intestacy**
The name given to the situation that arises when someone dies without leaving a valid will.
- **Partial Intestacy**
When someone's Will does not dispose of the whole of their estate.
- **Probate**
The legal procedure to validate a Will.
- **Residue**
What is left of your estate after all expenses have been paid and specific and general gifts have been made.
- **Testator (male) or Testatrix (female)**
The person who has made the Will.
- **A Will**
This is a written instruction on how a person's property is to be distributed on that person's death. To be effective it must comply with correct legal procedure.

Using a Will to Help Others

One of the joys in life is helping others. You may not have been able to help as much as you would have liked as you were building your estate or simply meeting daily living expenses. Your Will offers the chance to help others through The Salvation Army long after you have gone.

If you decide to leave a bequest to The Salvation Army, some examples of the options available to you are:

- You can give a specific amount of money.
- You can provide a percentage of your estate for The Salvation Army.
- You can leave The Salvation Army a particular item or items.
- You can leave the residue of your estate to The Salvation Army after particular items and/or general bequests (if any) have been given.
- You can make a gift to The Salvation Army to take effect after the death of your spouse—your spouse would have your estate for as long as he/she lived, then the indicated portion would revert to The Salvation Army.
- You can make a bequest through a perpetual trust that will provide ongoing financial support.
- You can take out a life insurance policy on your own life or on the life of another nominated person, with The Salvation Army nominated as the sole beneficiary. Alternatively, make the bonuses of your life insurance policy payable to The Salvation Army.



Wording to Use

The wording required to include The Salvation Army in your Will is as follows:

"I give free of all duties to The Salvation Army New Zealand, Fiji and Tonga Territory [the sum of \$(specify)] or [the residue of my estate] or [(specify)% of the residue of my estate] or [my (specify)] to be used and applied for general purposes [in the (specify) District]"*

*Insert name of district only if it is required that a gift be used in a specific district.

Our Honoured Friends



Our Honoured Friends is a group established by The Salvation Army to recognise, honour and personally thank those who have indicated that they have remembered The Salvation Army in their Will. As a member you will receive a special certificate.

We keep in touch with *Our Honoured Friends* and from time to time arrange activities that they will be invited to attend.

(Tear)

Including The Salvation Army in Your Will

Please complete this card and send it to The Salvation Army. In this way you can advise The Salvation Army about any plans or thoughts you may have about continuing your support of the Army through your Will. Post this tear-out coupon by folding where indicated, sealing with tape and posting to the address shown on the reverse of this page.

To The Salvation Army Wills & Bequests Director:

☐ I would like to discuss making a bequest to The Salvation Army in my Will

☐ I have already made a bequest to The Salvation Army in my Will

(Fold)

(Fold)

Mr/Mrs/Ms/other

First Name:

Surname:

Address:

Postcode:

Tel (home):

Tel (work):

Tel (mobile):

(Tear)

(Stamp)

The Salvation Army
Wills & Bequests Director
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Disclaimer

This information is provided as a general guide only and is not provided as legal advice.

All persons are advised to obtain their own legal advice in relation to their own Will and individual situation.

The Salvation Army and its officers, servants, employees and agents shall not be responsible for any loss or damage alleged or sustained by any person relying upon the information contained herein.



Published by the Public Relations Department
The Salvation Army New Zealand Fiji and Tonga Territory
PO Box 27001, Marion Square, Wellington, New Zealand
Call 0800 53 00 00
www.salvationarmy.org.nz



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