



# A Guide to Gifts in Wills

Supporting older people in  
Scotland for generations to  
come.



# Thank you

Thank you for your interest in Age Scotland and learning more about leaving a gift in your Will. As Scotland's only charity dedicated to supporting older people in Scotland, you've come to the right place for advice and guidance.

In this guide, we provide helpful information on how to write or update your Will and explain how leaving a gift to Age Scotland could make a significant difference to our work with older people in Scotland for generations to come.

Legacies are vital in funding our work. These incredible gifts are essential in enabling us to plan for the future and allow us to support older people as they face the challenges of later life. With a predicted growth in Scotland's ageing population, our services will continue to be a lifeline for older people for future generations to come.



Thank you for considering Age Scotland as part of your legacy, and for helping us make a lasting difference in the lives of older people in Scotland.

*Katherine*

**Katherine Crawford,**  
Chief Executive

# About Age Scotland



**Age Scotland is the Scottish charity for older people. We work to improve the lives of all people over the age of 50 in Scotland.**

Our free helpline, support for older people's groups, promotion of age-friendly and dementia-friendly communities, delivery of wellbeing programmes, and campaigns on behalf of older people all contribute towards positive long-term outcomes for older people across Scotland.

Our mission is to **inspire**, **involve** and **empower** older people in Scotland, and **influence** others, so that people enjoy better later lives.

**We help older people be as well as they can be**

**We tackle loneliness and isolation**

**We promote positive views of ageing and later life**

# How we support older people



## Age Scotland Helpline

Our helpline is a free, confidential phone service for older people, their carers, and families in Scotland.

Our skilled advisers provide information and advice on a range of topics from money matters and benefits entitlements, to social care, housing, energy, and legal issues.



## Friendship Service

Our dedicated Friendship Service makes weekly calls offering friendship and companionship to older people across Scotland who may have no one else to turn to.

We also offer a Community Connecting service, reducing isolation by linking older people with local organisations offering friendship, social activities, health and fitness groups, and events.



## Community Groups

We support over 550 local groups for older people across Scotland, delivering talks, offering information and advice, and connecting them to the support they need.



## Health & wellbeing in later life

We offer a wide range of services and resources to support older people's health, care, and wellbeing. From practical guides, training and activities to boost health and wellbeing to increasing awareness of dementia and supporting carers, we empower older people to age better.

**“We are a lifeline for older people in Scotland and demand for our services is rising.”**

Morna Hunter,  
Helpline Manager





# Improve the lives of older people for generations to come



Each year, over half of our donated income comes from generous individuals who kindly leave a gift to Age Scotland in their Will.

Legacies are essential in enabling us to plan for the future. They ensure we're there to support older people through later life, ensuring they receive the care, advice, and friendship they need.

## Age Scotland is the only charity specifically supporting older people across Scotland.

We are part of the Age network of charities, including Age UK, Age NI, and Age Cymru. While we share common goals, we are independent charities operating in separate regions.

Whilst Age UK has UK in its name, their services only operate in England.

So, if you're looking to leave a gift that supports older people in Scotland, it's important Age Scotland is named in the Will to ensure that is the case.



**Our regional teams support more than 500 local community groups for older people nationwide.**

# Your legacy could offer friendship to someone like Fred

Fred\* never thought his life would be lonely. After losing his wife and, more recently, his daughter, he found himself going days without speaking to a single person. The silence was overwhelming, and the sense of isolation grew with each passing day. Unsure where to turn, Fred reached out to Age Scotland, and our team quickly referred him to our friendship service. Now, every week, he receives a call from one of our incredible volunteers—a conversation that brings warmth, comfort, and connection.

Right now, thousands of older people across Scotland experience the same deep loneliness that Fred once felt. A gift in your Will could help fund our friendship service, ensuring that more older people receive the companionship and support they desperately need. Your kindness could make a lasting difference, offering a vital lifeline to hundreds of people every single week.

A photograph of an elderly man with white hair and glasses, wearing a light-colored short-sleeved button-down shirt. He is sitting on a tan-colored sofa and holding a black mobile phone to his ear, smiling. The background shows a wall with a textured pattern and a wooden chair leg.

**“What gets me is that people actually do care. That friendly call really is a bright spot in a barren week.”**

## Your gift could be a lifeline for someone like Sandra

Sandra\*, in her 50s, had to stop working due to ill health, a situation that left her struggling both financially and emotionally. When her husband suddenly became unwell too, the pressure felt unbearable. With bills piling up and no clear way forward, she turned to Age Scotland's helpline, for advice.

Our expert advisers took the time to understand her situation and provided advice on additional benefits she and her husband could claim. They identified up to £8,700 extra support per year—a life-changing sum. For the first time in months, Sandra felt hopeful about the future.

A gift in your Will could help ensure our helpline is always there for people like Sandra, providing essential advice and support to those facing financial hardship. Your generosity could change lives, giving more older people the help they need when they need it most.

A photograph of a woman with dark hair pulled back, wearing glasses and a light blue t-shirt, sitting in a wheelchair. She is smiling and looking towards the right. The background is a blurred indoor setting.

**“The woman I spoke to was incredibly helpful. I was overwhelmed. She took the time to understand my situation and helped me get the support I really needed.”**



**With a predicted growth in Scotland's ageing population, our services will be even more vital for older people in the future.**





# The importance of writing a Will

Whatever your age, writing your Will is one of the most important steps you can take. It ensures those you care about are looked after when you're no longer here.

If you die without making a Will, called dying intestate, there are laws in Scotland about how your estate will be divided up. However, this may not be done in the way you would have wanted.



A Will can also help to avoid uncertainties, disputes and legal expenses after your death.

You can also use your Will to record your funeral preferences. It might not be nice to think about, but arranging a funeral can be tricky and detailing exactly how you'd like things done can really help your loved ones when the time comes.

## Free Will Writing Service

If you're yet to make a Will and you're concerned about any associated costs, Age Scotland offers an accessible free Will writing service in partnership with [Bequeathed](#).

Our service enables you to write your Will for free online or over the phone. The service is quick and easy and provides the reassurance that your Will has been checked by a Scottish legal firm.

While there is no obligation to leave a gift, remembering Age Scotland in your Will can help us to continue supporting older people for generations to come.

For more information please visit [www.age.scot/free-wills](http://www.age.scot/free-wills)

# Writing your Will

Writing your Will might seem complicated and knowing where to start can be the most difficult part.

Start by listing your assets and any outstanding debts, then think about the people and causes you'd like to remember in your Will.

## Things to consider when making your Will

- Who will your executor(s) be? These are the people who will sort out your estate after you die, making sure your wishes are carried out.
- Do you want to make any particular arrangements for your funeral?
- Who will be the beneficiary or beneficiaries of your Will? These are people you want to leave money or possessions to.
- Are there any specific items you want to leave to particular people? For example, a piece of jewellery or items with sentimental value.
- What do you want to happen if a beneficiary dies before you do?
- If you are responsible for children under 16, who do you want to look after them?
- What do you want to happen to any pets that you have?
- Would you like to leave a gift in your Will to any charities you support?

A solicitor can make sure your Will is clear, legally sound, and reflects your wishes. We recommend seeking professional advice when writing or updating your Will.

Download or request a copy of our [Making your Will](#) guide at [www.age.scot/making-your-will](http://www.age.scot/making-your-will)



# How to leave a legacy

Once you've taken care of your loved ones, you may choose to leave a legacy to charity. A legacy gift (also known as a bequest) is a donation left to a charity in your Will. It can be a portion of your estate, a specific sum of money, or an item of value. Legacy gifts are an impactful way to support the causes you care about after your lifetime.



If you choose to remember Age Scotland in your Will, your gift will help us be there for older people across Scotland, providing comfort, advice, and companionship for generations to come.

You can find out more about the different types of gifts you can leave and suggested wording on page 13, which can help ensure your gift is recorded correctly.

## Amending your Will

If you already have a Will, amending your Will to include a gift to Age Scotland is straightforward. A solicitor can draft a codicil—an official amendment—at a small cost. We have template codicil form which you can download at [www.age.scot/codicil](http://www.age.scot/codicil)


## Will my family be taken care of first?

Absolutely. When making your Will, you should always ensure your loved ones are taken care of. Any gift you leave to Age Scotland should come after your personal commitments have been addressed.

**“Every gift, no matter how large or small, makes a difference. Even a modest sum can help improve the lives of older people across Scotland.”**

Richenda Thomson,  
Legacy and In Memory Lead





**“Getting older comes with its challenges, but it should still be a time of joy and independence. We’re leaving a gift to Age Scotland to help make that possible for others.”**

**Mr & Mrs Turnbull**

# Guidance on wording for legacies

There are several types of gifts you can leave in your Will

- **A share of your estate (residuary gift):** You can leave a percentage of what remains of your estate after your loved ones have been taken care of.
- **A specific sum (pecuniary gift):** This is a fixed amount of money.
- **A specific item:** This could be valuable assets such as property, jewellery, or shares.

To ensure your gift is legally valid and goes to the right places, it's important to use the correct wording. We've provided some examples:

## **A share of your estate (residuary gift)**

I give [description of item] to Age Scotland, registered charity number SC010100, of 160 Causewayside, Edinburgh EH9 1PR, for its general charitable purposes. I direct that the receipt of the Treasurer or other proper officer of Age Scotland shall be a full and sufficient discharge for my executors.

## **A specific sum (pecuniary gift)**

I give the sum of £\_\_\_\_\_ (or the item specified) to Age Scotland, registered charity number SC010100, of 160 Causewayside, Edinburgh EH9 1PR, for its general charitable purposes. I direct that the receipt of the Treasurer or other proper officer of Age Scotland shall be a full and sufficient discharge for my executors.

## **A specific item:**

I give [all/a share] of the residue of my estate, amounting to [insert percentage]%, to Age Scotland, registered charity number SC010100, of 160 Causewayside, Edinburgh EH9 1PR, for its general charitable purposes. I direct that the receipt of the Treasurer or other proper officer of Age Scotland shall be a full and sufficient discharge for my executors.





**Age Scotland is the only charity specifically supporting older people across Scotland.**



# Frequently asked questions



## Can you help me make a Will?

If you're concerned about the cost of making a Will, we offer a free Will writing service. To find out more visit [www.age.scot/free-wills](http://www.age.scot/free-wills)

Using the service doesn't place you under any obligation to remember Age Scotland in your Will but we hope you'll take a moment to consider the difference you could make by doing so.

## Are there tax benefits to leaving a gift in my Will?

Yes. Most gifts left to registered charities like Age Scotland are free from Inheritance Tax. This could reduce the tax payable on your estate, meaning more of your assets can go to the causes and people you care about.

## Do I need to tell you if I've included Age Scotland in my Will?

We would love to hear from you if you have left a gift to us in your Will. It helps us plan for the future and allows us to thank you for your kind gesture and ensures we communicate with you appropriately in the future. By keeping in touch, you'll see the positive impact your legacy may have on others in the future. Whether you tell us is entirely up to you, and your decision will remain confidential. You can also opt out of any communications from us if you prefer.

If you would like to tell us about a gift you have left, [download our pledge form here](#) and return it by post, complete our [online pledge form](#), email our Legacy Lead at [legacies@agescotland.org.uk](mailto:legacies@agescotland.org.uk). We would love to hear from you in person. Call 0333 323 2400 to get in touch.

## We've answered more of your questions at [age.scot/FAQs](http://age.scot/FAQs)



## Get in touch



**Richenda Thomson**  
**Legacy and In Memory Lead**

 **0131 668 8035**

 **Legacies@agescotland.org.uk**

Age Scotland provides a range of services and your gift will go wherever the need is greatest. Age Scotland, part of the Age Network, is an independent charity dedicated to improving the later lives of everyone on the ageing journey, within a charitable company limited by guarantee and registered in Scotland. Registration Number: SC153343 Charity Number: SC010100. Registered Office: Causewayside House, 160 Causewayside, Edinburgh EH9 1PR.

\* Please note that we are not using real names or images to protect privacy.