

YOU ONLY

ujia



LIVE TWICE



LEAVING A **LEGACY**, PLANNING FOR THE **FUTURE**

Taking the ideals you live for and allowing them to live all over again.

Up to two-thirds of us never get around to making a will, and yet it is one of the most important documents, affecting the lives and financial wellbeing of those that are dear to us. If you were to die without a valid will, the laws of Intestacy would result in the distribution of your estate in a way you might not intend. Only by making a valid will, and keeping it under regular review, can you avoid this and ensure that your assets are divided between family, friends and charities in the way you choose. Your commitment of a legacy, of any value, allows UJIA to plan for the future of our young people's relationship to Israel, and foster a strong sense of belonging to the Jewish people.

SUPPORTING THE WORK OF UJIA

For over 100 years UJIA has been building meaningful connections between the UK Jewish community and the people of Israel.

Generation after generation of UK Jewry has benefited from UJIA programmes that nurture lifelong connections to Israel, whilst in Israel itself our educational and welfare initiatives have impacted tens of thousands of lives each year. UJIA projects in Israel have promoted a cohesive Israel for all its citizens by bridging gaps – between rich and poor, secular and religious, and Jew and non-Jew. We harness our projects in Israel to provide British Jews with unique and enriching opportunities to experience the real Israel, through immersive, educational experiences in Israel, and see first-hand the benefits of a strong sense of belonging by the British Jewish community to the Jewish people. Through UJIA's work, your legacy gift will make a long lasting impact, enabling countless future generations to take pride in their Jewish identity, with Israel at the heart of that identity.



THE IMPACT OF A LEGACY

We all want to see the values and ideals that we have held dear throughout our life continue as an enduring personal legacy. In that way we can 'live twice': once through our actions whilst we are alive and once through the legacy we leave, enabling others to follow our example for many years to come.

UJIA encourages the British Jewish community's young people to treasure their connection to the Jewish people by forging their own personal relationship with Israel, past present and future.

By leaving a legacy gift to UJIA you honour the generations of the past, and create a lasting imprint. The impact of your legacy will be felt on countless young Jews who, in many cases, are not even born yet and who are still to begin their relationship with Israel and the Jewish people. Leaving a legacy gift to UJIA will keep your memory alive and create a connection between you and the Jewish people that will live forever.

THE LEGACY AND ESTATE EXPERTS BY YOUR SIDE

With over 30 years' experience as a solicitor, Harvey Bratt, UJIA's Director of Fundraising and Planned Giving, brings unrivalled expertise in the field of legacies.

Harvey will ensure the legacy you leave to UJIA will reflect your wishes. UJIA will be happy to recommend a solicitor if you do not have one, to draw up your will and provide tax advice, and will make a significant contribution towards the costs. But more than this, it is the human touch that sets UJIA apart. Harvey will guide you through the various decisions that need to be made, ensuring that every detail is considered and taken care of. UJIA will also act as Executor of your estate if required, and in circumstances where you have no practicable alternative. For many, a legacy gift to charity is not only an expression of their financial wishes, but also of their Jewish values. At UJIA we understand how important this aspect is and our sensitivities around issues such as burial, kaddish and many other lifecycle events are what sets us apart. A legacy is more than a donation, it is an expression of values and ideals that are personal to you and sensitively handled by us. Harvey has helped countless individuals in the Jewish community to utilise their legacy to ensure their values continue long into the future.

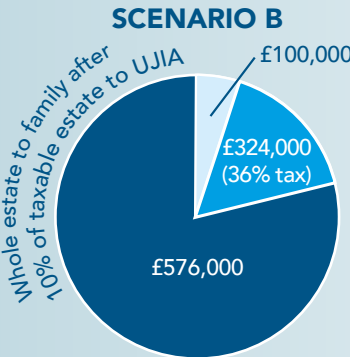
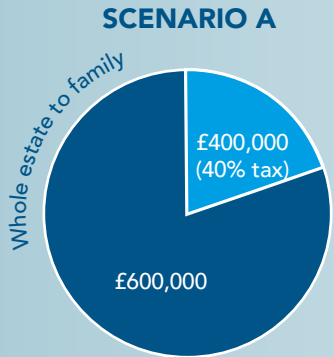
WHY SHOULD I REMEMBER A CHARITY IN MY WILL?

A gift to a charity is not only an incredible legacy to leave, it is also an exceptionally tax efficient one.

Charity legacies can 'cost' your loved ones just a fraction of the amount you leave, as a result of a reduced rate of Inheritance Tax on charity legacies, where at least 10% of your estate passes to charity. Let's have a look at an example. Say there is a taxable estate of £1 million (that is after deducting the Inheritance Tax free allowances passing to family). Look at the two scenarios opposite. In **SCENARIO A**, with no charity legacy, the full taxable estate is charged at the higher rate of tax, 40%. In **SCENARIO B**, the donor has left 10% (£100,000) to charity, which reduces the IHT rate to just 36%, so the legacy has only depleted the family's legacy by £24,000. Effectively the taxman has picked up the other £76,000 for you. Legacies are the single most tax efficient way of giving to charity.

To discuss how, by a leaving a legacy to UJIA, you can live twice, call Harvey Bratt on **020 7424 6416** or email harvey.bratt@ujia.org

- Charity
- Taxman
- Family





A member of
Jewish Legacy



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UJIAcharity



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United Jewish Israel Appeal is a registered charity no. 1060078 (England & Wales) and SC 039181 (Scotland).