



Your Will





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MISSION STATEMENT

Our promise to you

The Salvation Army is a Christian movement working in more than 125 countries around the world. We have been helping Australians in crisis for nearly 140 years, and each year we support more than 237,000 people.¹ We are dedicated to building healthy communities, working for justice and restoring hope. We are passionate about meeting human needs without discrimination.

OUR MISSION

Wherever there is hardship or injustice, Salvos will live, love and fight, alongside others, to transform Australia one life at a time with the love of Jesus.

¹ Statistics provided by The Salvation Army Australia Research Team, covering July 2018–June 2019.

How your gift can help others

Leaving a gift to The Salvation Army in your Will is a very special way to continue to care for people into the future, transforming lives even after you have passed away.

Gifts left in Wills are the major source of funding for Salvation Army capital development projects, such as homeless centres, emergency accommodation, aged care facilities, and rehabilitation and community centres. No matter how big or small, a gift in your Will means we can always be there for those in our community who are in need, whether they are struggling with the challenges of homelessness, addiction, personal and family crisis, a natural disaster or other emergency situations.

A charitable gift in your Will both honours your memory and gives lasting hope for future generations. Your gift will help build a future where help is at hand, hurt is healed, hope is real and lives are changed for the better.



Everyone needs a Will

Ensuring you have a valid and up-to-date Will is important. It is the only way to ensure you have certainty and control over how your estate is managed when you pass away.

Despite your age or the size of your estate, you should consider preparing your Will now.

If you don't have a valid Will prior to your passing, you are deemed to have died "intestate". If this occurs, the Supreme Court in your relevant state or territory can appoint an administrator for your estate who will distribute your assets in accordance with the laws of your state or territory.

Making a Will

A Will is an important personal document that reflects your values and the people you held dear in your lifetime.

When making a Will, care should be taken to ensure:

- It is precisely worded and accurately reflects your wishes
- The administration of your estate will be professionally carried out
- All aspects regarding the assets and persons who will be provided for are carefully considered

Ensuring your Will is valid

Advice should be sought to ensure a legally valid Will is written and that it accurately reflects your wishes.

Your Will should be prepared and reviewed by one or more of the following:

- A solicitor/lawyer
- State or Public Trustee

Your Will should be reviewed every few years to ensure it is relevant to current domestic and financial circumstances. All changes should be verified by your representative from the above list.

If you do not have a solicitor use the "Search for a solicitor" tool on our website to find a solicitor in your local area.

Key elements to preparing a Will

When preparing your Will, you should:

- Appoint an executor/s who will carry out your wishes
- Consider how the balance of your estate will be distributed and to whom
- Appoint a guardian for children under the age of 18
- Provide specific details of gifts, property or legacies, including gifts to charities

HOW DO YOU DETERMINE YOUR ESTATE?

Only personally owned assets, or assets in which the Will maker has an interest, will form part of an estate and be controlled by a Will. Consideration should be given to the effect of any debts or encumbrances relating to the distribution of assets. Jointly owned property as “Tenants in Common” will form part of an estate and be controlled by a Will.

Professional advice should be taken when dealing with a superannuation fund, trust, company or business in which the Will maker is involved.

WHAT IS AN EXECUTOR?

An executor is someone identified in your Will to ensure the terms and conditions of your Will are carried out.

Your executor should:

- Be reliable and trustworthy
- Preferably have business or estate administration experience
- Be available and willing to act
- Be someone who is likely to survive you

GUARDIANSHIP

If you have dependants under 18, you should consider appointing a guardian/s to look after them should anything happen to you unexpectedly.



STORAGE AND SAFE-KEEPING OF YOUR WILL

It is advisable for the original Will to be kept in a secure place, such as with your solicitor, executor or trusted professional advisor. Make sure you retain a copy of the Will and details of the exact place where the original is stored. This will ensure the appointed executor will have easy access when required.

Ensure the executor/s and at least one beneficiary is informed regarding the whereabouts of the Will.



Help others with a gift in your Will to The Salvation Army

WHAT KIND OF GIFT CAN I LEAVE?

After providing for your loved ones, a gift in your Will to The Salvation Army helps ensure we can continue our vital work in the community.

You can leave a gift in your Will in various ways:

- **A general gift in Will** This usually is a sum of money or percentage of your estate left to The Salvation Army. A gift of even just two to five per cent of your estate can make a real difference in the lives of those we serve.
- **A residual gift in Will** After all other gifts and expenses are paid, what remains (or a percentage of) becomes your gift to The Salvation Army.
- **A specific gift in Will** You can choose to leave a specific item/s to The Salvation Army such as jewellery, books, clothing, cars or property.

While The Salvation Army is grateful for all gifts, those supporting our general work ensures your generosity meets the critical needs of our frontline services in an ever-changing world.

If there is an area of our work to which you'd like to designate your gift, please contact your local representative first: phone 1800 337 082.



Suggested wording for a gift in your Will to The Salvation Army

"I *[insert name here]* bequeath to The Salvation Army *[name of state or territory]* Property Trust for its general purposes *[choose the appropriate option from the list below]*:

- the whole of my estate
- *[insert number]* percentage of my estate
- the residue of my estate
- \$ *[amount]*

free from all duties, and the receipt of the Financial Secretary or other authorised officer of The Salvation Army at the time of my death, shall be full and sufficient discharge for my Executor(s)."

If you intend for your bequest to be used for a specific purpose, please consider using the following wording in order to ensure that your gift does not fail should the specific program/location that you nominate in your Will no longer exists at the time of your death:

"I *[insert name here]* bequeath to The Salvation Army *[name of state or territory]* for its general purposes AND DECLARE THAT IT IS MY WISH but without imposing any legal obligation upon the said The Salvation Army *[name of state or territory]* Property Trust that the monies arising from this bequest be used and applied by The Salvation Army for *[insert chosen specific social program/nominated corps or centre/overseas work]*."

Please contact us on 1800 337 082 if you have more specific requirements.

If you have already included The Salvation Army in your Will or intend to, please let us know so we can show our appreciation to you. Any information you provide will be treated in the strictest confidence.

The Salvation Army Wills and Bequests

Free call: 1800 337 082

Email: willsandbequests@salvationarmy.org.au

Web: salvationarmy.org.au/wills

EXECUTOR CLAUSE

The Salvation Army will, in certain circumstances, agree to act as Executor of an estate where it has been included as a significant beneficiary in a testator's Will. We encourage solicitors to discuss this possibility with us when the Will is being prepared.

Where The Salvation Army is to be appointed Executor, the suggested wording is:

"I appoint the person who shall be at the time of my death the Chief Financial Officer or other authorised representative of The Salvation Army Australia Territory, to be Executor and Trustee of this my Will."

Note: In circumstances where it is required that The Salvation Army act as Executor it is requested that a copy of the Will, together with a copy of funeral instructions (pre-paid or pre-arranged funeral plan), be provided in an envelope marked "Confidential" and addressed to: Chief Financial Officer, The Salvation Army, 95 Railway Road, Blackburn, 3130, Victoria, Australia.

Have you taken care of your Will?

Most of us don't think about it very often, but having a Will is the simplest way to make sure the people who matter to us are taken care of when we're gone. And it doesn't have to be difficult or costly.

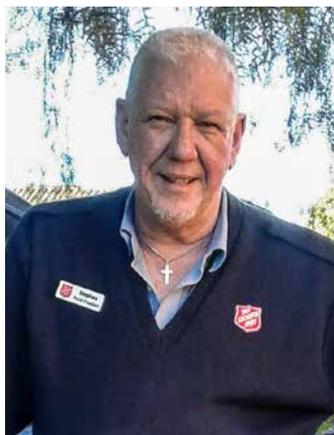
The Salvation Army offers a community service in which generous and independent solicitors prepare simple Wills in exchange for a contribution to our work. It's a great way to ensure you have a Will that reflects your wishes, while also supporting Australians in need.

There is no obligation to leave a gift in your Will to The Salvation Army. If, after taking care of your loved ones, you would like to support our work, please advise the solicitor at your appointment.



For more information visit us online at salvationarmy.org.au/wills, email willsandbequests@salvationarmy.org.au or call 1800 337 082





A gift in your Will to The Salvation Army can save a life

Stephen Schlenk's first year as The Salvation Army's Tasmanian rural chaplain has taken him all over the state, including to outlying islands. His role is made possible through the generosity of people like you, who have left a gift in their Will to The Salvation Army.

Stephen has visited people who have had to flee from domestic violence, helped reunify a family after a child kidnapping, visited isolated farms and rural hamlets, attended bushfires and much more.

Isolation, Stephen says, is sometimes the greatest danger for those living in rural areas. In the past year, he has visited and supported many isolated farmers. Some struggling financially, emotionally and physically to maintain their farms, some also dealing with issues such as illness, natural disaster, or even death of a spouse.

Over a recent six-week period alone, Stephen received nine callouts from police to support farmers talking of taking their own lives.

He says, "I can be on the east coast of Tasmania and suddenly get a call from police on the west coast saying there is a young farmer who had been sitting here with a farm gun and dark thoughts. I just drop everything and make the five-hour drive.

"Thankfully, no lives have been lost and I'm on the journey with most of them still."

"I want those who support The Salvation Army to understand the impact their support can make. It can be life-changing and can take people from a situation of total despair, to a space of real hope and freedom. I've seen that again and again!"

— Stephen Schlenk

PRESENCE OF THE CHAPLAIN BRINGS HOPE

With a strong Christian faith, Stephen says he prays before and after each visit, and offers pastoral care. He also offers practical help and referrals through the wider Salvation Army network and other care providers.

However, just visiting and providing a listening ear can have a profound impact. "I recently visited a man in an isolated 'shanty town' living in a caravan with no phone, no computer and no mail. When I drove up, he came to meet me and when he saw my Salvos shirt, he started crying.

"I feel honoured to be part of the way different groups, including donors and Honoured Friends, personnel and different – parts of The Salvation Army come together when needed – to live, love and fight for people."

Thanks to the generosity of the Colin Bisdee Trust, The Salvation Army's rural chaplain gives much-needed support and hope to isolated farmers. Ask us how your Will can impact lives.

Honoured Friends

Honoured Friends are people who have advised us they have included The Salvation Army in their Will.

Through a gift in your Will, the work of The Salvation Army can continue well into the future.

As an Honoured Friend, we thank you and invite you to attend events to learn more about The Salvation Army's work and how your generosity will make a difference. You will also receive regular communication from us, including at Christmas and other times – just as any friend would.

“We know The Salvation Army will use our gift in Will in a way that will make a difference.”

JOHN AND LORRAINE BATES

Supporting the work of The Salvation Army is about “having a social conscience and being able to help when you are in a position to,” says Honoured Friend, Lorraine Bates.

“Too many young people with mental health issues – a major cause of youth homelessness in Australia today – are left unsupported,” she says. “The Salvation Army is always there to provide the support and services to make a positive impact on the future of so many of these young people.”

It is for this reason Lorraine and John have nominated The Salvation Army as one of the charities to benefit from their Will.

“We know The Salvation Army will use our gift in Will in a way that will make a difference.”

RITA BURNELL

“As a young girl my mother instilled in me the values of caring, giving and supporting the community,” says Rita Burnell.

“Back in my earlier days in the UK and South Africa, I was told by my parents and grandparents that whenever there was a disaster, the Salvos were always there – just as they are here in Australia.

“The Salvation Army has a conscience and can be relied upon. And, through my Will, I'm able to help continue their work among those experiencing homelessness and those who are socially disadvantaged.”



Q **What is a gift in Will and why is it so important to The Salvation Army?**

A A gift in Will is a provision in your Will to leave a gift, which only comes into effect after you pass away. Your gift, however large or small, supports the work of The Salvation Army and gives hope where it's needed most.

Q **I don't have much. How can I include a gift in my Will?**

A It's a common myth that only wealthy people can afford to leave a gift in their Will to charity. This couldn't be further from the truth. Thousands of Australians, from all walks of life, include a charitable gift in their Will. Every gift we receive furthers the work and mission of The Salvation Army. Even a small percentage of your estate – as little as two to five per cent – makes a big difference to the lives of Australians in need.

Q **I already have a Will. Why should I change it?**

A There are many reasons why you may need to review or change your Will. It is good practice to regularly review your Will to ensure it still accurately reflects your wishes. For example, your marital and family circumstances may change over time, in which case it becomes vital to update your Will to ensure your loved ones are provided for in the way you wish.

Q **I don't want my family and friends to miss out. What should I do?**

A Of course, you should look after your family and friends first. Once they are cared for, we ask you to then consider including a gift to The Salvation Army in your Will. Your solicitor or financial planner can suggest the best way of providing for your family, and how to leave a gift in your Will.

Frequently asked questions

Q **Will it cost me money to include a gift in my Will?**

A Writing or updating a Will is not as expensive as you think. Solicitor costs do vary, depending on how complex your wishes are, and you can ask for a quote before you commit. The cost to have your Will professionally written today saves in time, money, emotion and energy for those you leave behind. Use the "Search for a solicitor" tool on our website to find a solicitor in your local area.

Q **How do I make a gift to The Salvation Army in my Will?**

A We would encourage you to arrange your Will with a solicitor. To include The Salvation Army in your Will, you or your solicitor can use the suggested wording on page nine of this booklet.

Q **Can I add a gift to The Salvation Army in my existing Will?**

A If you've already written a Will, but would like to add a gift to The Salvation Army, you can easily do so by adding a codicil. This is a short legal amendment to your existing Will. Your solicitor can help you with this.



Q How will The Salvation Army use my gift in Will?

A A gift in your Will that supports the work of The Salvation Army in general terms provides us with the greatest flexibility to respond to priorities in the future.

Q Should I tell you if I've included a gift in my Will to The Salvation Army?

A We'd love to hear from you if you've included a gift in your Will so we can thank you personally. Should you include a gift in your Will to The Salvation Army, we will automatically consider you to be an Honoured Friend. However, we will always respect your privacy, and recognise and appreciate that your Will is completely personal to you. We will accept your wishes and gift with the care, sensitivity and respect it deserves.

For further information or if you have any questions, please contact The Salvation Army gifts in Wills team.

Giving hope through a gift in your Will

For information on how to prepare or update your Will, or how you can support The Salvation Army through our Wills and Bequests program:

- **Complete the coupon below, save this PDF as a new file on your desktop, then email it to willsandbequests@salvationarmy.org.au**
- **Alternatively you can print this page, complete your details and mail to (no stamp required):**
The Salvation Army Wills & Bequests
Reply Paid 229
Sydney South NSW 1234

By including The Salvation Army in your Will, you become an Honoured Friend providing a gift of hope to future generations.

Yes, please contact me.

If you have included The Salvation Army in your Will please let us know. We would love to thank you and welcome you into our Honoured Friends community.

PRIVATE AND CONFIDENTIAL

Mr Mrs Miss Ms Other

Full name _____

Address _____

_____ Postcode _____

Email _____

Phone _____ DOB ____ / ____ / ____

Preferred contact time AM PM

I am considering including The Salvation Army in my Will.

I have already included The Salvation Army in my Will.

Please include me as an Honoured Friend.

Meet Jane

Jane* knows she's fortunate.

"I've never been down to my last two dollars and thought, oh my goodness, what's going to happen to me? Not because I've made a lot of money, but I'm a bit lean when it comes to my spending. If I can save a few dollars here and there, well, you know, it gives me something to donate."

As part of her giving, Jane has left a gift in her Will to The Salvation Army.

"The Salvation Army has been written into my Will for ages. When I realised how difficult life can be for some people it just horrified me. I thought the best thing I could do was give to services like The Salvation Army who I know do everything they can to help."



Salvation Army supporter

*Jane's story is real. Her name has been changed to protect her privacy.



The Salvation Army gifts in Wills | 1800 337 082 | willsandbequests@salvationarmy.org.au | salvationarmy.org.au/wills

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While every care has been taken in its preparation, no person should act specifically on the basis of the material contained herein. Expert financial assistance should be obtained from a licensed financial planner or accountant in relation to estate planning and taxation matters and from a solicitor to assist in the preparation of any Will, so that each person's individual circumstances and the law applicable at the time can be properly considered.