



THINK OF  
IOSF IN  
YOUR WILL





We understand that making a Will can be a difficult undertaking but it is important to ensure that your final wishes are followed and your property and possessions (your estate) will go to the people for whom you care.

Without a Will the law will decide who will inherit your estate and this may take several years. Read on for more tips on how to set up your Will.



Here are a few guidelines to help you make your Will:

1. **Children under the age of 18:** Appoint a guardian to make sure they are properly cared for if something happens to you.
2. **Pets:** Leave instructions for their care.
3. **Executors:** To ensure your instructions are carried out properly nominate people you trust possibly close friends or family members.
4. **List people you care about who you want to remember in your Will.** Write down If there are precious items you want to leave to a particular person.
5. **List any organisations like IOSF you would like to include in your Will.**
6. **List all of your assets:** You can use our sample inventory below to help you do this.
7. **Use a solicitor to produce a legal document.** If you don't have a solicitor, ask a friend or family member to recommend one and compare costs of several solicitors.
8. **Witnesses:** Two people need to witness your signature.
9. **Keep it safe:** Once complete make sure your executors know where your will is kept.





## Inheritance Tax

Your solicitor will advise on this but to give you an idea read below

Inheritance Tax is charged upon a person's estate over the "nil rate band", which is set by Government together with the percentage tax due.

For example, if the nil rate band is £325,000 and your estate is £400,000, the first £325,000 will be free of Inheritance Tax, but tax is due on the balance of £75,000. If the tax is 40% the tax due will be £30,000. For married couples/civil partners up to two nil rate bands can be available.

You can reduce this tax liability by leaving money to a charity such as IOSF.

So using the figures above, if you left £20,000 to IOSF and £20,000 to another charity, then your taxable estate is reduced by a further £40,000. So only £35,000 of your estate is liable to Inheritance Tax at 40%, which works out at £14,000.

***This calculation is given as an example only. You must always take independent legal and financial advice before taking any estate planning steps.***



# HOW YOU CAN HELP IOSF

Leaving a gift in your Will is a wonderful way to always be there to help otters and their habitats worldwide.

The International Otter Survival Fund was inspired by observing otters in their true natural environment. and was set up in 1993 to protect and help the 13 species of otter worldwide through a combination of compassion and science. It supports projects to protect otters, which will also ensure that we have a healthy environment for all species, including our own.

The conservation of the otter is not a sentimental luxury. Being at the top of the food chain and using both the aquatic and terrestrial environments their presence indicates that both habitats are in pristine condition.

IOSF is a unique organisation - we are the only organisation actively helping and protecting the world's otters.

Leaving IOSF a legacy will help our important work to continue. As a registered charity, every legacy we receive is free from tax and so this is a very positive way to help otter conservation internationally:

- **Rehab and release** – on Skye caring for injured/orphaned otters from throughout UK and provide advice for people worldwide.
- **Education and Training** – courses for people interested in otters, talks to schools, natural history groups, etc. Training in survey techniques in UK and workshops in Asia, Africa and South and Central America. Also, support our Team Otter programme, reconnect children with nature.
- **Research** – otter surveys, reducing otter road deaths, population monitoring.
- **Campaigns** – supporting the call for a ban on the use of snares in UK, the legal trapping of otters in North America and combating the illegal trade in otters for furs and pets, particularly in Asia.



## An IOSF Legacy

If you would like to leave a legacy to the International Otter Survival Fund you can include this in your Will.

"I bequeath unto the International Otter Survival Fund, Registered Charity number SC003875, of 7 Black Park, Broadford, Isle of Skye, Scotland, IV49 9DE the sum of £x or x% of the residue of my estate, free from tax and I direct that the receipt of an authorised officer of the International Otter Survival Fund would be a good and sufficient discharge of such a legacy".



## PLEDGE FORM

My pledge to the International Otter Survival Fund

I would like to help the work of the International Otter Survival Fund by including a legacy in my Will.

A special item of value

A percentage of my estate

A fixed amount - £....

I would like to receive the signed copy of Echoes of Camusfearna, the story behind IOSF.

Title (Mr/Mrs/Miss/Ms/Dr) .....

Name.....

Address.....

..... Post Code.....

Email .....

Telephone.....

IOSF membership number (if appropriate) .....

Please return this form to International Otter Survival Fund, 7 Black Park, Broadford, Isle of Skye, IV49 9DE or by email to [admin@otter.org](mailto:admin@otter.org).

## WORKING OUT YOUR ASSETS

The list below will help you work out the value of your belongings and property.

### Property/possessions

Item	Value (£)
House or Flat	
Other properties	
Vehicles (car, vans, boats)	
Business (inc. property)	
Equipment (cameras, tools etc.)	
Sports Equipment	
Furniture	
Jewellery/Pictures/Art	
Other (list them)	
TOTAL (a)	

### Financial assets

Item	Value (£)
Bank Account	
Building society	
Post Office Account	
Stocks and Shares	
Premium Bonds	
Pensions	
Life Insurance	
Other	
TOTAL (b)	

### Outstanding money you owe

Item	Value (£)
Mortgage	
Loans	
Overdraft	
Credit Card	
Other	
TOTAL (c)	

**FINAL AMOUNT (a + b - c) = £**



**Thank you for  
choosing to support  
otter conservation**

**IOSF**



**INTERNATIONAL OTTER SURVIVAL FUND**  
[www.otter.org](http://www.otter.org)