



Premier.

Reaching for the future

Your guide to leaving a lasting legacy

Dear friend

When I look back over the history of Premier, I see an amazing story – how a dream became a reality so that today there is a strong Christian voice across the UK!

It's been a remarkable adventure – and all thanks to God's faithfulness and the committed and faithful support of people just like you.

Now...when I look forward...in this digital age, I see unprecedented opportunities for reaching more and more people with the life-changing message of the Gospel. By supporting and resourcing Christians across the UK, who have the skill and commitment to spread Christ's message into local communities through the work they do, we can make a real difference.

By the grace God has given me, I laid a foundation as a wise builder, and someone else is building on it.

1 CORINTHIANS 3:10

Whilst I wish I could see this dream fulfilled in my lifetime, I know it's much larger than that! But I'm certain that as you and I are faithful in building a solid foundation for the future, God will honour that by seeing many more lives impacted for eternity.

As we look to the future, there's no doubt that such an impact will require strong and stable support. And one way to ensure this strong and stable support will be there for future generations is by remembering Premier in your will.

That's why we've produced this handy guide – to help you take the simple steps necessary to ensure your wishes for the future are honoured...providing a way for you to leave a lasting legacy.

So as you read through this booklet and consider the legacy you want to leave, please do consider remembering Premier Christian Media Trust in your will. Through such a gift you will help ensure a strong Christian voice for generations to come!

Peter Kerridge

Chief Executive
Premier



A Powerful Christian voice

In 1995, a new voice appeared on the airwaves of London. It was a bold and radical innovation – a Christian radio station. Premier Christian Radio had arrived.

Since then, Premier Christian Radio has gone from strength to strength. It has become a distinctive and respected Christian voice in broadcasting, offering a unique mix of encouragement and support to Christians, a prophetic challenge to society, and practical care for those in need.

From these roots, Premier has grown into the UK's biggest Christian media organisation engaging with more than 1.2m people every week on Premier Christian Radio. Premier launched Premier Gospel in 2010 followed by Premier Praise in 2016. Led by gospel music legend Muyiwa, Premier Gospel is an award-winning radio station that brings you 'music for life' playing the very best in Gospel music, with specialist shows every night including Reggae, House, Hip-hop, Afro beats, Latin and much more. Premier Praise is a warm and engaging station delivering uplifting Christian music to the Christian community whilst being accessible to those on the fringes of faith. It also offers spiritual nourishment through bite-sized bible teachings and prayers.

Premier is about listening too – Premier Lifeline is our confidential helpline, manned daily from 9am to midnight by trained volunteers. It provides a prayerful and compassionate listening ear for the public, responding to around 1500 calls a week.

Reaching the nation

Since Premier Christian Radio first went on the air, the digital and Internet revolutions have changed the face of broadcasting. But the station has kept at the forefront of rapidly developing technology, committed to reaching the biggest possible audience with the best possible service.

I'm housebound so Premier is a connection to the church - through the ministry programmes I receive company, inspiration, teaching and feel uplifted' MARGARET

With more than 765k listeners every week, Premier Gospel is available on DAB Digital Radio in Greater London & Surrey, whereas Premier Christian Radio and Premier Praise are broadcasting across the UK on DAB reaching more than 1.2m and 950k people respectively each week.

Digital broadcasting offers perhaps the most exciting opportunity of the coming years. The government's switch-over to digital broadcasting means medium-wave will soon end. Digital platforms mean we can guard against the loss of Christian radio in London, but it promises something even better – the possibility of broadcasting to the whole nation.

Our vision is to continue to reach all parts of the UK with a clear and convenient digital signal – bringing Premier's Christian message within easy reach of a national audience.

But this is costly, which is why the funding of digital broadcasting is a key priority for us. By remembering Premier Christian Media Trust in your will, you can be part of this historic step forward for the Gospel in the UK... leaving a lasting legacy that will impact generations to come.

Why should Christians write a will?

No one likes to think about writing a will. But if we care about those closest to us, it's an important responsibility. Making a will means that you get to decide what happens to your estate after you die. And without a will, it may not go to those you would like to care for...and your loved ones may be caused avoidable distress.

As Christians, we know that we hold everything we have – even life itself – in stewardship from God. In life we seek to use our money and possessions in His service, and a will is one way of ensuring that we do that in death too.

It's right and proper for us to take action to provide for our loved ones – as Paul wrote to Timothy, 'If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever' (1 Timothy 5:8). It's also right for us to use what we have to benefit others, even after our own life ends.

Making a will is about fulfilling our responsibility to those who will follow us. It's about giving thanks for the past – and investing in the future.



Giving thanks

If we recognise that everything we have comes from God, making a will to direct how our estate is used can be our way of saying thank you to Him.

The Bible encourages us to give generously (Romans 12:8), and while we may be accustomed to doing this in life, we also have an opportunity to do so through our will.

Whether it's making provision for your family or investing in the Kingdom of God through a legacy, your will can be an expression of thanks for the blessings of God in your own life.



What legacy shall I leave?

Your will is a chance for you to give final expression to the things that really matter – the people and causes that are most important in your life. Some of these may be obvious, but it's worth taking time to think about how you want your estate to be used, so that your will is a true reflection of your priorities and values.

First of all, of course, it's important to work out just what it is you have to leave. Major possessions such as a house or a car, if you own them, will spring to mind, but there may be other things – perhaps

‘Without Premier our home would be empty, we wouldn't be able to hear the words of our faith and we need to support the legacy.’

HANNAH

shares in a company, or an insurance policy, or real estate. Make a list – you may be surprised to find you have more to leave than you thought. If you hold assets jointly with another, such as a house or bank account held jointly with a spouse, then further care is needed. In most cases your share of that asset will pass immediately to the joint owner

on your death and not be distributed by your will. You will need proper advice to make sure this does not happen if you do not want it to.

When you have decided how you want to pass on your estate, have a will drafted by a properly qualified professional, normally a solicitor to ensure you've covered everything. You can specify assets or sums of money that you want to leave to individual people or to your favourite charity. You may decide to set up a trust to benefit a person or to support a cause that is close to your heart.

If you have children under 18, use your will not just to make provision for them, but to specify guardians who will be responsible for their welfare.

Don't forget to check out the tax implications of your will too – talking to your professional adviser could help you ensure those who benefit from your estate don't pay more tax than they need to.

Bear in mind...

Tax efficiency

Rising property prices are making more estates liable for Inheritance Tax. If the total value of everything you leave when you die is above the available threshold (which varies from tax year to tax year), your beneficiaries will have to pay Inheritance Tax at 40% on anything above it. If you think your estate may be subject to Inheritance Tax, talk to your financial or legal adviser about ways you might best manage the implications. The good news is that since April 2012, if you leave 10% or more of your estate to charity the Government will take 10% off your Inheritance Tax rate.

Setting up a trust

In some circumstances it may be to your advantage to set up a trust. For example, if you want to leave money to young grandchildren, it can be put into a trust until they reach the age at which you decide they should acquire direct control of it. Alternatively, you can set up a trust for charitable giving.

A trust can also offer tax advantages: when you put assets into a trust you reduce your taxable wealth. You can set up a trust in your own lifetime, and be a trustee yourself, or you can set it up to come into effect after your death. If you want to set up a trust, make sure you get specialist professional advice.

Leaving a lasting legacy

Including a gift in your will to a Christian charity such as Premier Christian Media Trust ensures that some of your estate is invested in work that you believe in – and continues to bear fruit for God's Kingdom. You have the reassurance that even when your life ends, you can still enable this crucial work to continue and grow.

You can leave all or part of your estate to a charity – money, property, shares or specific items. What's more, legacies to UK registered charities are exempt from Inheritance Tax.

The rules about wills and estates vary in England and Wales, Scotland, and Northern Ireland. Always take professional advice.

Investing in the future

Remembering Premier Christian Media Trust in your will is a wonderful way to leave a lasting legacy...one that will impact lives far into the future. And many people find that a legacy gift is an opportunity to make a gift that is greater than any they could have given in their lifetime.

You can be certain that you will help ensure that this vital ministry continues to grow and develop in the future – extending blessing to new generations.

Your gift will help us in our life-changing work of sustaining faith, supporting the hopeless and spreading the Good News of Jesus.

If you have been blessed through Premier, please act now to ensure others are blessed in the future.

If you do decide to include a gift to Premier Christian Media Trust in your will, it helps us enormously with our planning if you notify us. It doesn't mean telling us about the contents of your will, it's just a great help if we know we are included.

All legacy gifts are received into our **Inspiration fund** from where we ensure they are put to the best use to further the impact of Premier's ministry.

PREMIER PROMISE

We respect the private nature of leaving a gift in your Will to Premier Christian Media Trust

We will never put pressure on you to remember Premier Christian Media Trust in your Will

We will never ask you to tell us the type or size of your legacy

We recognise that you have the right to change your mind because personal situations change

We will value and use each and every gift in every Will as effectively as possible regardless of the size

Celebrating life through a Remembrance Project

Your legacy can be the perfect way to celebrate the life that God has given you – and to have a lasting impact for good – through one of our special Remembrance Projects. Gifts of £10,000 or more can be assigned to specific Premier projects – for example, the Premier Lifeline telephone helpline, bringing support, prayer and a listening ear to thousands.

We all have other people that we want to remember too. When you lose a friend, colleague or loved one, you and others may feel that a fitting tribute to their life would be a gift to Premier Christian Media Trust. We'd love to share their story - perhaps a short on-air tribute or some other celebration of their life as a thanksgiving and as an encouragement to others.

And please remember, if you have been bereaved and need someone to listen, care and support, our Premier Lifeline counsellors are there to help you, from 9am to midnight every day – just call **0300 111 01 01** (lo-call rate).



Working with God for Future Generations

The years to come offer an opportunity for Premier to increase its reach into every part of the nation, to strengthen Christians in their daily walk, to bring the Good News of Jesus to those who don't know him, and to stand up for justice, righteousness and truth in our society.

Everything we have achieved in the past has been as the result of the faithful giving of our supporters – and that support will be the key to our future too.

As the apostle Paul said, we are God's fellow workers: each one should be careful how he builds (1 Corinthians 3:9-10). By making a will, you will build carefully for the future, ensuring the resources God has entrusted to you in life go on working for Him – and blessing others – beyond your own lifetime.

'We've come a long way and we are still going a long way, leaving a legacy for our children and our children's children.' GODWIN

If you would like to help make this vision a reality, please include a legacy to Premier Christian Media Trust in your will. If you have any queries please call **0300 777 1221** or email legacy@premier.org.uk.

Frequently asked questions

What happens if I don't make a will?

If you die intestate, that is, without making a will, you can't guarantee that your estate will go to the people you want it to go to. Without a will, the law dictates how your assets are allocated, which may not be in the way you intended.

Do I need a solicitor?

It is not advisable in many circumstances to write your own 'home-made' will. For the sake of a relatively small saving you run the risk of making mistakes which could prove much more costly to rectify than the saving made. There is also the risk that your will is not effective and leaves you in the same position as if you had no will. It is best to talk to a properly qualified professional to make sure your will is complete and correctly worded.

What do I need to include in my will?

In your will you specify how you want your estate to be passed on – what assets you want to go to whom, whether it be legacies to family or friends or donations to charities. You can also specify funeral arrangements, for example if you wish to be buried or cremated or to leave your body for medical research. In your will you appoint executors: family, friends or professional advisers who will be responsible for dealing with your estate in the event of your death. If you have children, you may specify guardians to care for them if you die before they are 18.

What happens if my circumstances change?

When there are significant changes in your personal life, for example, marriage, the birth or adoption of a child, divorce or increased wealth, you should review your will. In some cases, changes in the tax laws may make it advisable to review your will. In any event, it is sensible to review your will at least once every five years to make sure it matches your current circumstances.

Is it easy to change my will?

Yes. In the event of major changes it may be best to write a new will, but for minor changes (for example, a decision to make an additional legacy) you can add a supplementary instruction (a 'codicil') to your existing will. In both cases it is best to consult a solicitor.

What is a legacy?

A legacy is a gift which you specify in your will. It can be a percentage of your estate, a cash sum or a specific asset (for example, property, shares or a particular item of your possessions). Alternatively, it can be the residue of your estate once all other beneficiaries have been provided for.

How can I make a legacy to a charity?

It's very simple. Once you've decided which charity you want to give to, and what you want to give, include it in your will. If you have already made a will, you can add a codicil specifying this additional gift. You may then wish to inform the charity of your decision, to help them with their future planning and to give them the opportunity to express their thanks.

What is a trust?

A trust is an arrangement whereby you transfer assets to a small group of people (trustees) and give them instructions about how they use them to benefit someone else (the beneficiary).

What are executors?

Executors are the people you appoint in your will to be responsible for carrying out your wishes as expressed in the will and for dealing with your estate. They will need to collect all the assets of your estate (for example, your bank balances, insurance policies etc), ensure that all debts, taxes and costs are paid from the estate, and then transfer gifts to beneficiaries in accordance with your will. Executors can be family or friends or professionals, or a mixture.

Professional help

This guide can only offer general advice. The particular details of any will that you make will depend on your personal and family circumstances and other factors which cannot be covered in detail in a booklet of this nature.

If you decide to make a will or if you have any questions arising from what you have read, be sure to consult a professional adviser.

If you would like to include Premier Christian Media Trust in an existing will, you can complete the codicil included and send it to your solicitor or whoever is looking after your will. The details you will need to include Premier Christian Media Trust in your will are below:

Premier Christian Media Trust

Charity no. 287610

22 Chapter Street
London
SW1P 4NP

This document was updated in July 2018.

Useful contacts

Charities Aid Foundation

The Charities Aid Foundation provides advice on legacies and other matters related to charitable giving.

www.cafonline.org

Citizens Advice Bureau

Contact your local branch or visit CAB's website, where the 'family' section has helpful advice on wills.

www.adviceguide.org.uk

Directgov

The government's Directgov website has useful sections on wills and planning your personal finances.

www.direct.gov.uk

HM Revenue and Customs

This department's website carries up-to-date information on Inheritance Tax and other taxation matters.

www.hmrc.gov.uk

Lawyers' Christian Fellowship

The Lawyers' Christian Fellowship may be able to assist you with contact details for a local Christian solicitor.

Email admin@lawcf.org, stating which area of law (e.g. wills, family) you require.

www.lawcf.org

The Law Society

The Law Society represents solicitors in England and Wales. From negotiating with and lobbying the profession's regulators, government and others, to offering training and advice, we're here to help, protect and promote solicitors across England and Wales.

www.lawsociety.org.uk



Premier.

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