



Leave a lasting legacy



Leave a lasting legacy at RMS

Thank you for considering leaving a gift in your will to RMS for Girls.

I hope that RMS has had a lasting impact on your life, that it has given you a strong foundation and shaped the person you have become.

When you leave a gift to the School in your will, you pass on the gift of an RMS education to another girl beyond your lifetime.

Our school exists to give girls the opportunity to discover their strengths, fulfil their potential and to make a truly meaningful contribution to society. Your legacy gift will transform the lives of others who would otherwise be unable to attend the School on financial grounds.

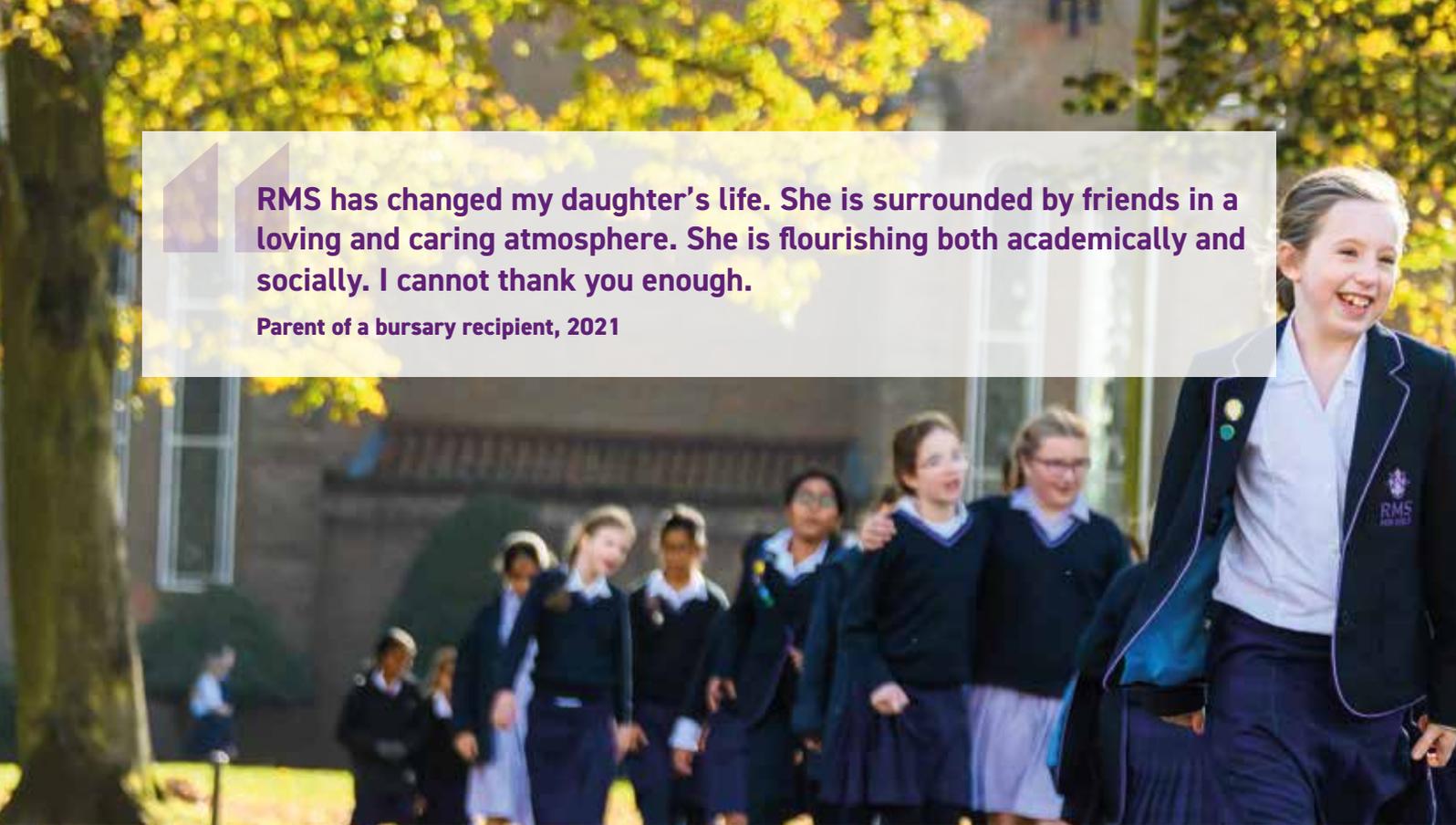
As you read on, you will find out all you need to know about the impact your legacy gift could have. I hope that you will be inspired to partner with us as we continue to change lives at our unique and wonderful school.

With sincere thanks,



Kevin Carson, Headteacher





RMS has changed my daughter's life. She is surrounded by friends in a loving and caring atmosphere. She is flourishing both academically and socially. I cannot thank you enough.

Parent of a bursary recipient, 2021

Transform a life beyond your lifetime

Until 1978, girls who attended our school did so through the generous support of Masonic lodges. After this time, the School started to take in fee-paying students. Today, RMS is an independent school and just a handful of our pupils are supported by the Freemasons. The majority are fee-paying with a small number on scholarships or in receipt of bursarial support.

Our dedicated teaching staff and pastoral care programme, together with the extraordinary setting and heritage of the school, mean that every girl has the opportunity to thrive here. As we look to the future, our aim is to ensure that an RMS education is available to many more girls, not just those who can afford the fees.

The RMS Bursary Fund is reliant on charitable donations and any legacy you leave will make a real difference. By leaving a gift in your will to the RMS Bursary Fund, you can help to offer girls the very best start in life, regardless of their socio-economic background.

Through careful stewardship of the Fund, we will ensure that pupils will benefit from your generosity in perpetuity. Your legacy could be generations of girls whose lives are transformed by the education they receive here.

Recognising your legacy gift

The Grace Robinson Society

By way of a thank you for leaving a legacy gift to the RMS Bursary Fund, you will become a member of The Grace Robinson Society. All society members are invited to special events each year and will be honoured with permanent recognition within the school grounds. As a member of The Grace Robinson Society, you can forge even closer links with the School and see it flourish year-on-year.

Grace Robinson founded our alumnae network back in 1906 and remained an active supporter of the School throughout her life. We hope you agree that this society is a fitting tribute to her.

An enduring connection to the School

Everyone who makes a legacy gift to the School will have their name, house and years at the School displayed on a beautiful brass plaque. This will be mounted within the walled garden (or Kitchen Garden as it used to be called), near the school pond.

A dedicated tree in our arboretum

For those who bequeath over £10,000, we will name a tree in our arboretum in your honour in addition to mounting a plaque. The arboretum is the most tranquil area within the school grounds, nestled within the Lowers and a stone's throw from the River Chess. Your dedicated tree will be set in this idyllic location within the walled garden and will endure for many years to come.

A dedicated tree on the Avenue

For those who bequeath over £25,000, we will name a tree on the grand avenue of trees leading up to the original school entrance in your honour. These magnificent trees are an iconic feature of the School. They have been, and will continue to be, an integral part of the School with pupils playing in their shade every day. This is a truly special honour for those members of our community who choose to support our Bursary Fund so generously.

I hope it will bring you comfort to know that when you leave a legacy gift, your connection with the School will continue long after your lifetime.

If you intend to leave a legacy gift to The Royal Masonic School for Girls, we would very much like to thank you during your lifetime. Please do let us know of your intentions by completing our Legacy Pledge Form. All information disclosed will be treated in the strictest confidence.

'Our daughter has taken off. She just loves being at the School. I could never have imagined that we could send our daughter there. What RMS has done for us is unbelievable.'

Parent of a current bursary recipient, 2022





ATHLETICS

ATHLETICS

CROSS COUNTRY



DRILL 2015

DRILL 2017

DRILL 2018

How to leave a gift to The RMS Bursary Fund in your will

There are several ways to leave a gift to the RMS Bursary Fund in your will:

Our free will-writing service

We are delighted to be partnering with expert online will-writers, Guardian Angel. All RMS alumnae and friends of the School are able to use this service to write a simple will for free.

To access this service visit <https://gawill.uk/rms>. The Guardian Angels' team of legal experts check over each online will which is legally binding once it is printed and signed by a witness. If you prefer, Guardian Angel also offers a face-to-face and telephone service. For further information please call 0800 773 4014.

As part of the online will-writing service, you will easily be able to make a gift to the RMS Bursary Fund. Please note that leaving a gift to the RMS Bursary Fund in your will is not a requirement of using the free will-writing service.

Making a new will

Whether using our will-writing service or not, when making a bequest in your will, the named beneficiary should be

'The Royal Masonic School for Girls Bursary Fund' Registered Charity Number 1106076.

Below is the legal wording for inclusion in your will:

'I leave to The Royal Masonic School for Girls Bursary Fund (Charity Registration Number 1106076) EITHER the sum of £ (to be completed) (amount in words) OR a (to be completed) % share of my residuary estate, to be applied to the general purposes of the Fund and I declare that the receipt of the Bursar or the duly authorised officer for the time being at The Royal Masonic School for Girls shall be a good and sufficient discharge to my executors.'

Updating your existing will

If you already have a will, you can add the RMS Bursary Fund as a beneficiary by means of a simple codicil. A codicil is a legal document that allows you to amend an existing will, rather than having to rewrite the original will document. A codicil form is included with this booklet. It is advised that you have the codicil witnessed in the presence of your solicitor.

'Coming to RMS wouldn't have been possible without my scholarship. Without RMS I wouldn't have the same drive to succeed, the same values or work ethic. I know that anything is possible if I work hard. RMS has given me real self-belief.'

Cara, Class of 2022

An enduring legacy

How we will steward your legacy gift

Legacy gifts to the Royal Masonic School for Girls Bursary Fund are held in an endowment fund with Investec Financial Services Company. This fund enables the School to award bursaries in the short term while maintaining the fund's significance over time. The trustees of the fund reinvest an element of the income generated from the endowed fund in line with cost increases. Although this reduces the immediate value of the endowment income to the School, it offers reassurance that the value of your legacy gift will be as relevant in 100 years' time as it was when it was first given.

Tax-efficient giving

How leaving a gift can lower your IHT threshold

The government recognises the importance of legacy gifts to charity and has introduced new legislation to make these gifts even more tax effective.

When you leave a gift to charity in your will, known as a charitable legacy, it does not count towards your nil rate inheritance tax threshold, reducing the taxable value of your estate.

The 10% Rule

If you leave 10% or more of your estate to charity in your will, you will benefit from a lower inheritance tax rate. Inheritance tax applies to estates worth over £325,000 and stands at a standard rate of 40%. When 10% of your taxable estate is given to charity, the inheritance tax rate is reduced to 36%. This means that you can give a sizeable gift to charity in your will and there will be minimal impact to the overall value of your estate for other named beneficiaries.

The £325,000 threshold for inheritance tax means that only a small percentage of estates are large enough to incur Inheritance Tax (IHT). For estates worth more than £325,000, an example of how charities can benefit from the reduced rate of Inheritance Tax and the impact on your estate is given below:

Estate without Gift		Estate with Gift	
Estate value	£500,000	Estate value	£500,000
Nil band rate	£325,000	Nil band rate	£325,000
Taxable estate	£175,000	Taxable estate	£175,000
Charitable donation	£0	Charitable donation	£17,500
Inheritance tax liability (40%)	£75,000	Inheritance tax liability (36%)	£56,700
Remaining estate	£430,000	Remaining estate	£425,800

If you have any queries about any aspect of your legacy gift please contact Development Manager, Lucia Hull using the details overleaf. Although we are unable to offer legal or financial advice, we will be pleased to speak to you about your wishes and intentions.





Frequently asked questions

What are the different types of gift you can give in a will?

There are two types of gift that can be included in your will or in a codicil to an existing will:

1. Residuary Legacies are when you leave a fraction or percentage of your estate to a person or charity once all your personal bequests have been carried out. These legacies are extremely important as they tend to be inflation-proof.
2. Pecuniary Legacies usually specify a fixed sum of money to the charity. If not reviewed regularly, the value of these gifts can fall due to inflation. Alternatively these can be index-linked to protect their value.

I can only leave a small legacy – is it still worthwhile?

Any legacy gift plays a vital role in continuing the education of bursary pupils at the School. We are extremely grateful for every gift that is bequeathed to the Royal Masonic School for Girls Bursary Fund. Whatever your gift, you have our sincere thanks.

Should I let the School know?

A will is very personal and we understand if you prefer to keep your intentions private. However, we would very much like to thank you for your support of the School and keep you informed about the impact your gift will make. By completing the legacy pledge form, please be assured that the information will be treated confidentially.

I have already made provision in my will for the Grace Robinson Memorial Fund. What happens now?

In 2019, when the Old Masonic Girls' Association (OMGA) handed their responsibilities to the School, it was agreed that legacy gifts to the Grace Robinson Memorial Fund would be added to the RMS Bursary Fund. This enables girls from all socio-economic backgrounds to benefit from an RMS education and echoes Ruspini's vision of making an exceptional education accessible, regardless of financial circumstance. You may wish to update your will to reflect this change by changing the named beneficiary to 'The Royal Masonic School for Girls Bursary Fund (Charity Registration Number 1106076)'.

To view the agreement that was signed by the former Secretary and Chair of the OMGA, the Headteacher and Chair of Governors please visit <https://tinyurl.com/39fw4u8x> which details the commitments made by the School in this handover.

The Grace Robinson Memorial Fund has formerly supported 'Old Girls', how are they supported now?

When the OMGA handed their responsibilities over to the School in 2019, it was agreed that the School would continue to assist with supporting Old Girls in difficult times, providing book grants to Old Girls who needed support with further study, and undertaking the other responsibilities previously performed by the OMGA committee. All these activities are now co-ordinated by the RMS Development Office.



**'We were Masonic Girls through and through.
The School gave us our roots, a place to grow and become someone'.**

Yvonne, Class of 1972



RMS
FOR GIRLS



guardian angel

RMSforgirls.org.uk

@RMSforGirls

The Royal Masonic School for Girls,
Rickmansworth, Hertfordshire, WD3 4HF

01923 773168