



# Your will is a powerful tool.

By leaving a gift your values will live on, ensuring the causes and communities closest to your heart thrive beyond your lifetime.



Public  
Trust

# Leave a gift in your will and let your kindness live on.

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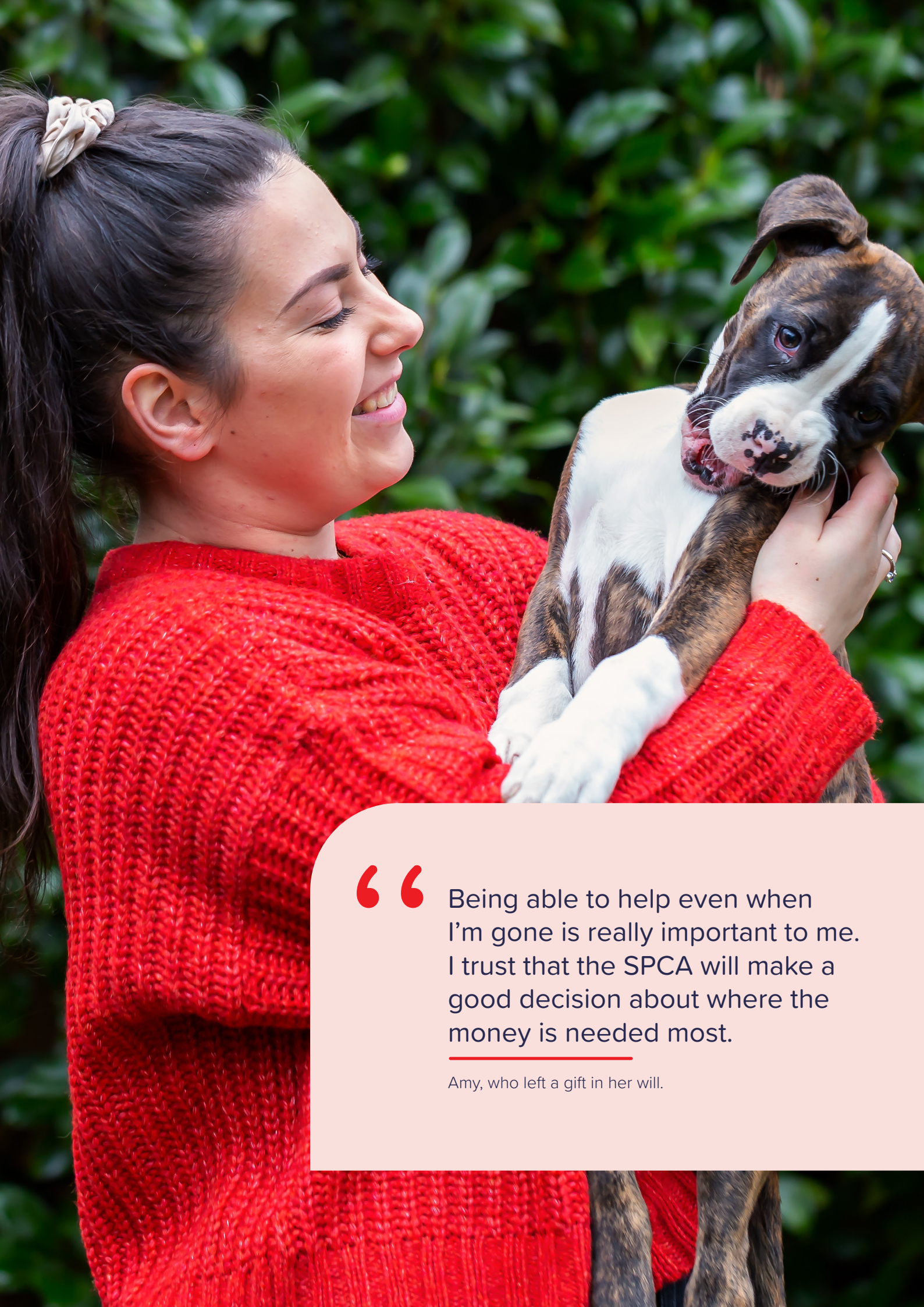
From local kōhanga reo to grassroots charities and community-led initiatives, these groups give so much back—helping shape the heart of Aotearoa.

Leaving a charitable gift in your will is more than a financial contribution; it's an act of aroha that can create intergenerational impact. Your bequest can help strengthen education, protect our environment, uplift whānau, and preserve the richness of our culture for generations to come.

As one of New Zealand's largest charitable trust administrators, we proudly support over 430 trusts in distributing funds back into our communities.

By leaving a gift in your will, you'll help ensure the causes and communities closest to your heart continue to thrive—well beyond your lifetime.





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Being able to help even when I'm gone is really important to me. I trust that the SPCA will make a good decision about where the money is needed most.

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Amy, who left a gift in her will.



# Where there's a will, there's a way to support.

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You can help provide care and support, aiding scientific research, promoting education or enriching the arts. You may wish to consider:

- > Medical research, providing access to healthcare facilities, and supporting initiatives focused on disease prevention and treatment
- > Projects aimed at protecting and preserving New Zealand's natural habitats, wildlife, and ecosystems
- > Shelters, rescue operations, and advocacy campaigns aimed at protecting and improving the lives of animals
- > Supporting organisations that provide assistance to individuals and families facing challenges such as homelessness, addiction, or domestic violence or;
- > Supporting New Zealand's cultural institutions, arts education programmes, and initiatives that promote creativity and cultural diversity.

# A lasting positive impact on your community.

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Knowing you can have a lasting positive impact on your community is a great feeling. The positive effects give others a big boost too, says Blind Low Vision NZ. The charity provides practical and emotional support and services to people of all ages who are blind or have low vision.

Relationships Manager Joanne Eve says it's a real honour to receive gifts left in people's wills. "Charitable gifts help make our work possible and allow us to support more people in the community and really make a positive impact on their lives," she says. This is also the reason why Joanne herself has included a gift to Blind Low Vision NZ in her will.

**"I know the important work charities do, and the meaningful change we can bring to New Zealanders, and I wanted to continue giving after I'm gone."**

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Bequests play an important role in Aotearoa's philanthropic sector and we see every day the good mahi happening in communities all around Aotearoa because of giving.

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Philanthropy New Zealand  
CEO Rahul Watson Govindan

# How do I decide who to support?

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Deciding where to direct your gift can be challenging, but asking yourself a few key questions can help.

- > What are your core values and interests, and is there a local or global cause that shares those values?
- > What causes are currently in need of support?
- > How do you envision your legacy enduring?
- > What form of contribution do you plan to leave behind? Property, a valuable asset, financial support, or something else?

Regardless of who you choose to leave a gift to, it's important to consider whether you see it as a short-term or long-term contribution. Take time to understand the needs of the cause, and conduct thorough research.

It's a good idea to discuss your intentions with your family, as it ensures transparency and may help prevent potential challenges to your will. Sharing your decisions with your loved ones is a meaningful way to include them in your wishes.

**The Charities Register** is a database of all registered charities in New Zealand that might help you to make an informed decision about where you offer support.

# How to leave a gift in your will.

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Bequests can come in many forms. The most common are:



**Pecuniary gift:**  
A fixed sum of money designated in your will.



**Percentage gift:**  
Designating a percentage of your residuary estate.



**Specific gift:**  
Leaving a defined item in your will, such as property, shares, or an object.



**Whole estate:**  
An exceptionally generous gift of your entire residuary estate.

## What is your residuary estate?

Once the expenses and debts are covered and any specific gifts distributed, whatever is left over is called the residuary estate.

Even a modest allocation, such as 1% of your residuary estate, can have a significant impact while still ensuring that your loved ones are provided for.

Gifts allocated to charities in your will are exempt from New Zealand inheritance tax and capital gains tax.

# Writing your will with Public Trust.

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A will is a legal document that outlines what you'd like to happen to your assets after you pass away. This can include things like:

- > Your assets divided equally between family members
- > Setting aside university money for your kids or a designated amount for your dog's treats to help their new guardian
- > Gift to the charity of your choice; or
- > Specific gifts you want to leave to loved ones.
- > It can also outline your wishes or special requests for your funeral.

## **Why should I write my will?**

If you have over \$15,000 worth of assets or own property, then formal administration of your estate is required by law and certain legal processes must be followed to administer and distribute your estate.

When your wishes are clearly outlined in a will, it gives everyone the certainty they need, and ensures nothing is overlooked and your wishes are not forgotten. Having a will helps ensure the people and things you love are looked after and gives your family peace of mind during a difficult time.



# Four easy steps to writing your will.

1

## **Review your assets**

Consider your assets and who you might want to pass these on to before preparing your will. This is a good time to have a conversation with your family about your plans. The enclosed will planner will help you understand what can be included in your will.

2

## **Write your will**

It's easy to prepare your will online by following our step-by-step process – starting with creating an account at **[publictrustonline.co.nz](https://publictrustonline.co.nz)**. Otherwise, you can make an in person appointment and one of our experts will guide you through the entire process.

3

## **Print and store**

Once you're happy and have purchased your will, you'll be prompted to print a hard copy so it can be signed in person with two independent witnesses who are not named beneficiaries. It then needs to be stored safely until needed.

4

## **Update**

As life changes, so might your will. To make any changes to your will, simply login to your Public Trust account and make the necessary update to your will for a small fee.

# Your will planner.

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Here are some questions to think about as part of the planning process for writing your will. This planner will help get your thoughts in order and save time before officially writing your will.

## Step 1. How to estimate the value of your estate.

A/ Your assets	Value \$NZ
Your home	
Your KiwiSaver	
Life insurance policy (owned by you)	
Other property or land	
Cars or other vehicles	
Contents of your home including furniture, antiques, heirlooms	
Money saved in banks, or shares	
<b>Value \$NZD</b>	<b>\$</b>
B/ Your liabilities	Value \$NZ
Your mortgage	
Loans, overdrafts, credit cards and other debts you owe	
Provision for funeral and legal expenses	
<b>Total liabilities</b>	<b>\$</b>
<b>Deduct A – B (assets – liabilities) = the estimated value of your estate</b>	<b>\$</b>

**Step 2. Think about your family and/or friends and any charitable causes you're considering leaving a gift to in your will.**

Names	Gift, amount or % share
Residuary beneficiary – the entities that receive any residuary assets that are not specifically left to other named beneficiaries.	

If applicable, think about a testamentary guardian for your dependents and pets.

Names

**Step 3. Consider your executor. Choose your executor carefully as they will be responsible for carrying out your wishes when you pass. If applicable, include details of your solicitor.**

Executor name
Back up executor

#### **Step 4. Write your will.**

- > Online by following our step-by-step process – first you need to create an account at **publictrustonline.co.nz**
- > In person by booking an appointment with one of our experts, by calling 0800 371 471 or visiting **publictrust.co.nz/locations**

This document is intended for general information purposes only and does not serve as a legal will. It should not be considered a substitute for professional legal advice tailored to your individual circumstances.



Scan QR code to  
watch video on gifts.

[publictrust.co.nz](https://publictrust.co.nz) | 0800 371 471

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