


A small, high-angle photograph of a surfer riding a wave, positioned to the left of the main text.

**CAN YOU HELP  
PROTECT  
THE FUTURE  
OF THE  
OCEAN?**

**YOUR GUIDE TO LEAVING A LEGACY GIFT**



**YOUR GUIDE  
TO REMEMBERING  
SURFERS AGAINST SEWAGE  
IN YOUR WILL**

**WRITING YOUR WILL IS A VERY PERSONAL TASK, AND MAY FEEL PRETTY DAUNTING. BUT WE'D LIKE TO THINK IT CAN BE DEEPLY POSITIVE TOO. IT'S A WAY TO REFLECT ON WHAT MATTERS MOST TO YOU, AND HOW YOUR FAMILY AND FRIENDS CAN UPHOLD YOUR WISHES. IT'S ALSO THE PERFECT OPPORTUNITY TO CONSIDER WHAT YOUR LASTING LEGACY WILL BE.**

You're part of the last generation that can act in time to mitigate climate change, so we're asking you to leave a legacy of hope. We're asking you to give every future generation the chance to live in a world where the ocean thrives.

In this guide, we'll talk you through leaving a gift in your Will to Surfers Against Sewage. You'll find out what your legacy will fund, how we'll honour you and your wishes, and practical advice on leaving a gift to us.



Image: Press Association.

**OUR BLUE PLANET IS DYING. CLIMATE CHANGE, PLASTIC AND SEWAGE POLLUTION, AND YEARS OF POLITICAL INACTION HAVE ALL DEVASTATED MARINE ECOSYSTEMS AND ENDANGERED THOUSANDS OF SPECIES. (INCLUDING OURSELVES.)**

**BUT THERE'S STILL TIME...**

#### **WHY SURFERS AGAINST SEWAGE?**

We've been campaigning to protect the ocean for more than 30 years. And our campaigns get results. We've delivered new legislation to protect marine ecosystems and empowered communities everywhere to fight for our seas.

With your help, we can continue to defend and champion this vital life source, and leave a thriving, protected ocean for every generation to come. Even the smallest gift in your Will can make a big difference, and fuel our activism. And as we hold climate criminals to account and demand progressive investment into ocean recovery, it will be because of you.

**IN THE NEXT FEW PAGES, YOU'LL DISCOVER THE FOUR KEY PILLARS OF OUR MISSION – AND HOW YOUR LEGACY GIFT WILL HELP US FIGHT FOR THE FUTURE OF THE OCEAN.**

Image: Ciaran McCrickard



ONLY 14%  
OF OUR RIVERS  
MEET GOOD  
ECOLOGICAL  
STATUS

# END SEWAGE POLLUTION FOR GOOD

ONE OF OUR KEY STRATEGIES – AND OUR FOUNDING PURPOSE – IS IMPROVING WATER QUALITY.

The sheer volume of sewage and agricultural run-off entering our waters has led the UK to be ranked just 25<sup>th</sup> out of 30 EU countries for coastal water quality.

Yet despite the proven risks to people and the environment, the government are purposely ignoring the problem. And water companies are failing to invest in improving infrastructure.

You can help us hold them to account. We're already campaigning harder than ever to end sewage pollution for good – and with your legacy gift, you can help us guarantee safe seas and rivers all year round.

“PLEDGING A LEGACY IS A REALLY SPECIAL WAY OF SUPPORTING THE CHARITIES CLOSE TO YOUR HEART. AND IT'S ONE OF THE BEST WAYS OF ENSURING THAT SURFERS AGAINST SEWAGE CAN CONTINUE ITS FIGHT TO SAVE THE OCEAN LONG INTO THE FUTURE. EVERY LEGACY MEANS THE OCEAN TO US.”

— Pete Lewis,  
Director of Fundraising

# ELIMINATE POLLUTING PLASTICS

Image: Ian Lean



Image: Lewis Arnold

“

WE WON'T STOP UNTIL THERE'S NOT ONE PIECE OF SINGLE-USE PLASTIC ON UK BEACHES. BUT WE NEED YOUR HELP.

OVER 12 MILLION TONNES OF PLASTIC POURS INTO OUR WATERS EVERY YEAR, AND IT'S CHOKING THE OCEAN.

Birds, whales, turtles, and thousands of other marine creatures are killed when they mistake plastic for food or when they get tangled in packaging and fishing gear. We are a leading voice in the campaign to eliminate plastic pollution, empowering a nationwide network of ocean activists to take action. In 2021 alone, we'll have cleaned a staggering ONE MILLION MILES of beaches, streets and rivers – and called out the 12 top plastic polluters in the process.



An aerial photograph of a group of surfers in the ocean. They are holding a long, pink banner that stretches across the middle of the frame. The banner has white text and a logo. The water is a vibrant green color, and the surfers are wearing wetsuits. The banner is held by about 15 people, some on surfboards and some in the water. The text on the banner reads "THIS IS AN OCEAN & CLIMATE EMERGENCY".

 **THIS IS AN OCEAN & CLIMATE EMERGENCY**

Image: Twin Din Film



# FIGHT AGAINST CLIMATE CATASTROPHE

**COVERING UP TO 70% OF THE EARTH'S SURFACE, THE OCEAN PLAYS A FUNDAMENTAL ROLE IN TACKLING CLIMATE CHANGE. BUT IT ALSO BEARS THE BRUNT OF ITS IMPACT.**

As the largest heat and carbon sink on the planet, the ocean has absorbed more than 90% of the excess heat trapped by the rising concentration of greenhouse gases. This has caused dramatic ocean warming, acidification and deoxygenation – impacting communities and ecosystems worldwide.

To reverse the ocean climate crisis, we're fighting for the UK to be net zero carbon by 2030 – and for the ocean to be at the centre of climate legislation.

**WILL YOU JOIN THE FIGHT, AND HELP FUND OUR GOVERNMENT-SHAKING CAMPAIGNS LONG INTO THE FUTURE?**



# RESTORE & REWILD THE OCEAN

Overfishing, ocean pollution, the introduction of invasive species, and global warming have all led to the destruction of marine ecosystems. But there's a chance for us to save them.

We need Highly Protected Marine Areas (HPMAs), and we need them fast. As areas of the sea that ensure the protection and recovery of marine ecosystems, only non-damaging levels of activity are allowed in an HPMA. These areas can help 'rewild' the ocean, giving sea life the space to recover, and restoring vital blue ecosystems that generate life and lock away carbon.

**JOIN US AS WE RESTORE THE OCEAN TO ITS TRUE WILDERNESS – SO IT'S READY TO COMBAT THE ENVIRONMENTAL CHALLENGES AHEAD.**



# 3 WAYS YOU CAN LEAVE SAS A LEGACY GIFT



A HEALTHY OCEAN IS ESSENTIAL FOR THE SURVIVAL OF ALL LIFE ON EARTH. LEAVING A LEGACY, LARGE OR SMALL, WILL FUND OUR OCEAN-SAVING CAMPAIGNS FOR YEARS TO COME. AND THERE'S MORE THAN ONE WAY YOU CAN HELP. IN FACT, THERE ARE THREE DIFFERENT TYPES OF GIFT YOU CAN LEAVE:



## 1. A SHARE OF YOUR ESTATE

You can leave a percentage of what's left of your estate after your other wishes are carried out (a residuary gift). This is a good option as it keeps its value in line with inflation.



## 2. A FIXED AMOUNT OF MONEY

You can give a fixed financial donation (a pecuniary gift). This is still a great option, but the value of this gift will go down over time as inflation increases.



## 3. A SPECIFIC ITEM

You can also give an item, such as a valuable painting, jewellery or a property (a specific gift).



I AM LEAVING A LEGACY THAT MY CHILDREN – AND THEIR CHILDREN – CAN ENJOY, ENSURING MY LOVE OF THE SEA LIVES ON IN FUTURE GENERATIONS OF MY FAMILY.

— A legacy-leaving ocean activist



# YOUR QUESTIONS, ANSWERED ✓

## CAN I TAKE CARE OF MY FAMILY AND LEAVE A GIFT TO SURFERS AGAINST SEWAGE?

Of course! Your loved ones should always come first – but even leaving 1% of your estate to us will have a huge impact, and help fuel our ocean activism long into the future.

## CAN SURFERS AGAINST SEWAGE HELP ME WRITE MY WILL?

We'd love to help. That's why we've partnered with Farewill, the UK's #1 online Will writing service. They make creating your Will a stress-free, simple process. It can take you less than 15 minutes, and their team of will specialists provide all the advice and guidance you could need. You'll find more details about Farewill on the next page of this guide.

## WHAT IF I'VE ALREADY WRITTEN MY WILL?

Good news, you can still leave a legacy gift to us! Amending your existing Will is actually quite a straightforward process. You'll find more information about this later in the guide, where we've set out the steps you can take and provided a link to our codicil form.

## WILL I RECEIVE ANY TAX BENEFITS?

Yes, you can. The amount of Inheritance Tax you'll pay depends on the value of your estate. But if you do qualify to pay Inheritance Tax, leaving a legacy gift to a charity like SAS can ensure you pay a reduced rate. So, you can gift even more to your loved ones – and the ocean.

YOU'LL FIND LOTS MORE INFORMATION AT [GOV.UK/INHERITANCE-TAX/OVERVIEW](https://gov.uk/inheritance-tax/overview)



# WRITING YOUR WILL FOR FREE

IF YOU WANT TO CREATE AN ENTIRELY NEW WILL FROM SCRATCH, OUR PARTNERSHIP WITH FAREWILL MAKES IT EASY AND FREE. ONCE YOU'VE CREATED YOUR ACCOUNT, BUILDING YOUR WILL TAKES THREE SIMPLE STEPS:

**1. SPEND 15 MINUTES OR SO ANSWERING SOME QUESTIONS ABOUT YOU, YOUR ESTATE, AND YOUR WISHES**

**2. GET YOUR WILL APPROVED BY FAREWILL'S WILL SPECIALISTS**

**3. PRINT AND SIGN YOUR WILL. DONE!**

As part of our partnership with Farewill, we have a number of free Wills that you can access – so you won't have to pay a penny. If you choose to use one, there's no requirement to leave a gift to Surfers Against Sewage in this Will. You can just use it to set out your wishes, no strings attached.



To redeem your free Will, simply visit [farewill.com/sas-book](https://farewill.com/sas-book) and enter the voucher code 'SAS-BOOK' at the checkout. You can also make your Will for free over the phone with one of Farewill's specialists by visiting [farewill.com/sas-phone](https://farewill.com/sas-phone)

# HOW TO MAKE CHANGES TO YOUR EXISTING WILL

LIFE CAN CHANGE FASTER THAN THE TIDES, SO IT'S A GOOD IDEA TO UPDATE YOUR WILL REGULARLY. THIS COULD BE TO ADD ON GIFTS TO CHARITIES LIKE SAS, OR TO REFLECT ANY CHANGES IN YOUR CIRCUMSTANCES. SO HERE'S OUR QUICK GUIDE (AND SOME HANDY LINKS):

## AMENDING YOUR CURRENT WILL

To include a gift to SAS in your existing Will, you'll need to fill out a codicil. This is a legal document that lets you modify or expand on your wishes. It's an additional document that's stored with your Will that you can complete yourself, or with the help of a solicitor.

And we've already created a codicil for leaving a gift to Surfers Against Sewage – you can find it here >

When amending an existing Will, we do recommend seeking professional legal advice.

## AMENDING YOUR FAREWILL WILL

If you're making any big changes, like leaving a gift of over 10% of your estate, it's a better idea to create an entirely new Will. And with Farewill, if you need to make any changes, you can simply amend the Will itself – so there's no need for any codicils or additional costs.

**FIND OUT MORE HERE >**

# WILL YOU LEAVE A GIFT FOR THE OCEAN?

LEAVING A LEGACY, LARGE OR SMALL, WILL FUND OUR CAMPAIGNS TO PROTECT THE OCEAN LONG INTO THE FUTURE. AND IN RETURN, WE'D LOVE TO HONOUR YOU.

When you gift to us in your Will, we'll ask you if you'd like to join our exclusive community of legacy members and have your name engraved into our bespoke plaque. This plaque sits in our ocean-side headquarters, as a long-standing testament to ocean-activists like you who are creating a thriving world for future generations. Or if you don't want your name included, that's not a problem. You can easily opt out of any engraving.

## KEEP US IN THE LOOP

We'd love to know if you've decided to remember Surfers Against Sewage in your Will, so please do fill out the form below (this form is also available online). We'll keep any details you share with us confidential.

Name

Address

Postcode

Phone Number

Email address

I am leaving a gift to Surfers Against Sewage

I am considering leaving a gift to Surfers Against Sewage

Please contact me to discuss this further via:  phone  email

# WE'RE HERE TO HELP

IF YOU HAVE ANY OTHER QUESTIONS, CONCERNS, OR WANT TO FIND OUT HOW ELSE YOUR LEGACY GIFT CAN PROTECT OUR OCEANS, PLEASE DO GET IN TOUCH.

You can call us on 01872 553 001,  
or email [franka@sas.org.uk](mailto:franka@sas.org.uk)

Thank you for your support, and we look forward to hearing from you.





MAKE YOUR  
**LEGACY**  
A **THRIVING**  
**OCEAN...**



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