

Help
Musicians

Let the soundtrack
to your life live on:

*Help musicians by leaving
a gift in your Will*

A message from Help Musicians' Ambassador, Lesley Garrett CBE

Help musicians by leaving a gift in your Will.

Music is the soundtrack to our lives. Each of us can recall the songs and melodies that hold deep personal meaning – the first dance at a wedding, the piece that comforted us through heartbreak, the tune that brings a loved one instantly back into the room. Music is with us in moments of celebration and in times of loss; it enriches our joy and gently softens our sorrow. It connects us, uplifts us, and expresses emotions that words alone cannot convey.

Behind every note that moves us are extraordinary people – musicians who dedicate their lives to their craft. Their talent, passion and perseverance shape the memories we treasure and bring colour, comfort and inspiration to our daily lives.

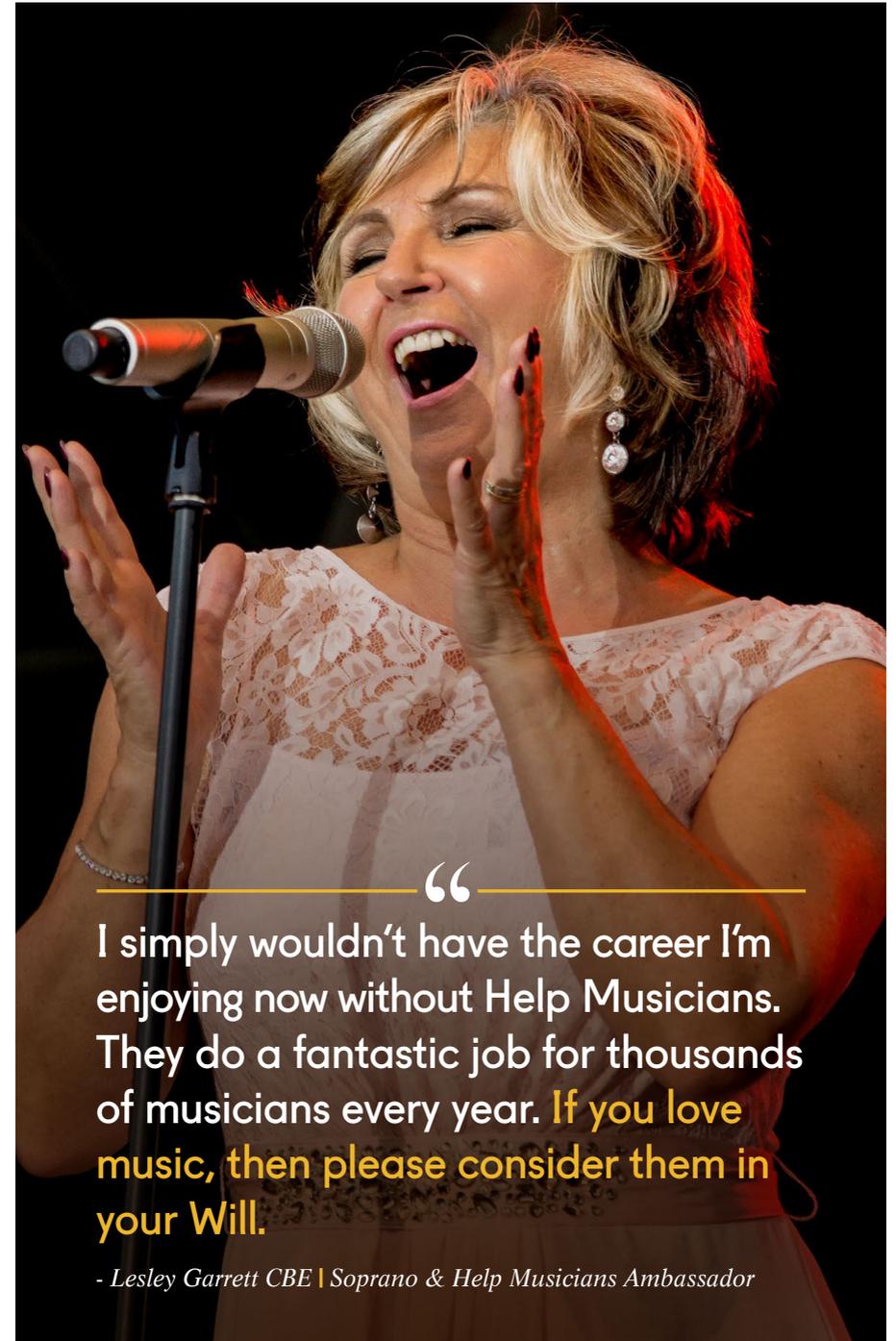
For over 100 years, Help Musicians has stood alongside the people who create the music we love. The charity is there during moments of opportunity and crisis, offering support when it is needed most – from health and wellbeing assistance, financial support in times of hardship, to nurturing the next generation of aspiring artists. Its work ensures that musicians can continue to thrive, whatever challenges they face.

By choosing to leave a gift in your Will to Help Musicians, you can ensure that your love of music lives on and that the gift of music continues to inspire, comfort and unite us all – now and for generations to come.

Thank you, sincerely, for your consideration and support.

Lesley Garrett CBE

Help Musicians' Ambassador and legacy pledger



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I simply wouldn't have the career I'm enjoying now without Help Musicians. They do a fantastic job for thousands of musicians every year. **If you love music, then please consider them in your Will.**

- Lesley Garrett CBE | Soprano & Help Musicians Ambassador

The impact of your legacy

When you leave a gift in your Will to Help Musicians, you become part of a remarkable story — one that has been unfolding for more than a century.

For generations, people like you have helped us stand beside musicians at every stage of their careers: from those taking their first steps into the world of music, to those who have spent a lifetime sharing their talent, creativity and passion with us all.

Your legacy ensures that music — and the people who create it — continue to thrive.

By choosing to include Help Musicians in your Will, your generosity could:

- **Provide a lifeline to a musician struggling with illness, injury, or financial hardship**, helping them to find stability, rebuild their lives and return to their craft more quickly.
- **Fund creative development**, giving artists the time, space and resources they need to experiment, evolve, and reach new audiences with confidence.
- **Champion the next generation**, offering financial support, mentoring and tailored guidance that enable emerging musicians to flourish and achieve their potential.

Every legacy gift, whether a percentage of your estate, a fixed sum, or a specific item, makes an enduring contribution. It is a deeply personal way to say thank you to the musicians who have shaped your life's soundtrack, and to extend that generosity to future generations.



Over the last three years (2023–2025), legacy giving has accounted for 65% of the charity's income, reminding us that these deeply personal acts of generosity make a significant contribution towards the delivery of our services.

A promise that protects your impact

We know how important it is for supporters to see their kindness making a real difference. Thanks to our 100% pledge, your gift goes entirely towards life-changing support for musicians.

For any unrestricted gifts, this pledge means that every pound donated by our supporters goes entirely towards helping musicians, with none going to overheads or fundraising costs.

Our 100% pledge is achieved by strictly reserving all donations and legacy income received in the financial year to our musicians' services. Our reserves are mainly held in investments, which generate a return, and these cover the running costs of the charity. This allows us to spend 100% of our donation income on services for musicians, meaning supporters can be reassured that we are using their generous donations in the most impactful way.

Margaret's legacy: a gift that changed thousands of lives

When lifelong music-lover Margaret McLeod chose to leave a gift to Help Musicians in her Will, she could never have imagined the profound and far-reaching impact her generosity would have.

In FY2024, Margaret's unrestricted legacy enabled Help Musicians to fund **30% of the annual impact budget** spent directly on services – providing financial assistance, mental health support, creative development opportunities and crisis relief to musicians across the UK.

Her gift arrived at a crucial moment. That year, more musicians than ever reached out for help: facing illness, injury, burnout, financial hardship and uncertainty about their future. Because of Margaret, thousands of them did not face those challenges alone.

Margaret never sought recognition. She simply wanted the music she loved throughout her life to continue and for the people who create it to be supported, cared for and valued. Her gift has become a living legacy, carried forward in every note played, every performance shared, and every life rebuilt.

Margaret's story is a powerful reminder of what a gift in your Will can achieve. **One person's kindness. Thousands of lives transformed. A future for music secured.**



Lea's story

It takes a lot of courage to move across the Atlantic to pursue an education, yet this is the brave decision Lea Shaw made back in 2013.

Aged just 17, Lea began studies at the Royal Conservatoire of Scotland. Glasgow became her second home and she is now an award-winning mezzo-soprano with a very bright future.

But were it not for Help Musicians, Lea would be living a completely different life. Finishing her postgraduate studies would have been impossible without the support she received through our Sybil Tutton Opera Award.

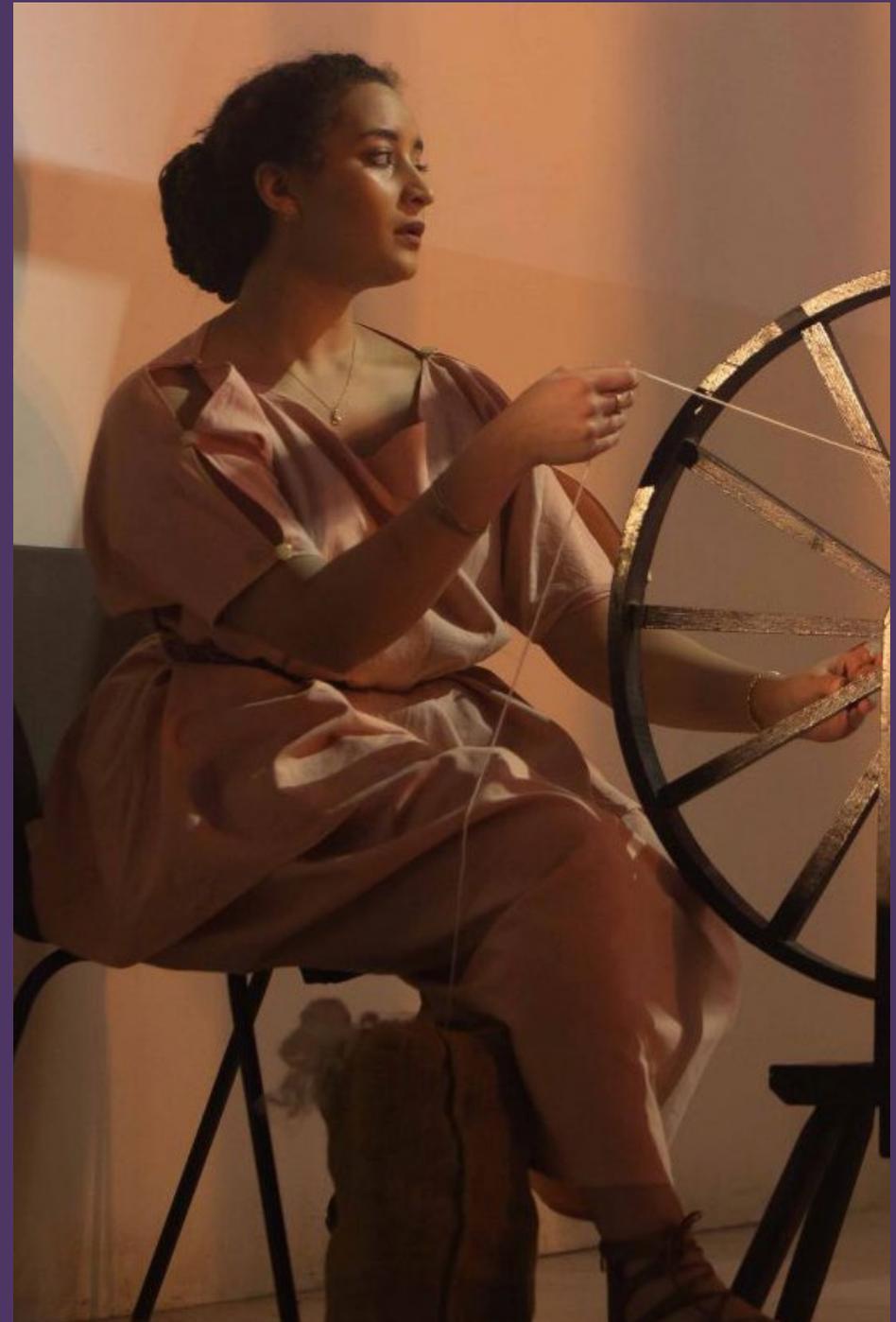
Lea's postgraduate studies were a vital period in her development as a classical musician. In addition to achieving her Master of Music and Opera degrees, it provided a time of personal and artistic growth that will be invaluable for the next steps of her career.

Thanks to support from Help Musicians, Lea's passion for opera burns as brightly as ever.

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I worked really hard to get where I am, and Help Musicians seeing and recognising that - not only what I'd done leading up to my award but also my potential - was really overwhelming. Often your formative years are the most impactful to your personal and artistic development, and I would say that awards like Help Musicians' Sybil Tutton Award are crucial to keeping the music community alive.

- Lea Shaw | Mezzo Soprano





Mark's story

Musicians often need our help most in response to a crisis and the challenges posed by the pandemic hit vocalist and songwriter Mark Hegarty extremely hard.

Covid-19 cancelled all of Mark's gigs overnight, and the live show Mark had spent two years developing was indefinitely put on hold.

Despite taking a job as a supermarket delivery driver, Mark's lost work created serious financial struggles. Fortunately during the pandemic he applied for and received ongoing support from the Help Musicians' Coronavirus Hardship Fund. Mark was then able to use lockdown as a period of creativity, adapting his career to become less reliant on gigs and developing a TV series featuring his music.

Our support is always available to musicians but especially during a crisis. Mark's story is one of resilience in the face of adversity and Help Musicians was there to help along the way.

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To lose all my income and see a lifetime's investment in my show wiped out overnight was tough; the overpowering urge to overthink the future uncertainty of our industry can be equally overwhelming. Help Musicians get it. They're real people who understand our position and offer empathetic, practical support while encouraging you not to give up. They understand that the world will always need music and how much musicians matter.

- Mark Hegarty | Singer, songwriter & show creator

Tax benefits of leaving a gift

Help Musicians, working name of the Musicians Benevolent Fund, is a registered UK charity (No. 228089), and any gifts left to us in your Will are currently exempt from UK Inheritance Tax (IHT).

Capital Gains Tax is normally payable on the increase in value of certain assets when they are sold or given away. After someone dies, any gains arising during the administration of the estate may be liable to Capital Gains Tax. However, because charities are exempt from Capital Gains Tax, leaving part of your estate to a charity such as Help Musicians can, in some circumstances, help reduce the overall tax burden on the estate.

This means that by remembering Help Musicians in your Will, your legacy gift could reduce the overall taxable value of your estate, potentially lowering the amount of tax due, allowing you to make an even greater impact through your generosity.

As of December 2025, **Inheritance Tax is normally charged at 40% on the value of an estate above £325,000** (the current tax-free threshold, known as the nil rate band). Gifts to UK-registered charities like Help Musicians are deducted from the value of your estate before tax is calculated, which can help reduce or even eliminate your estate's IHT liability altogether.

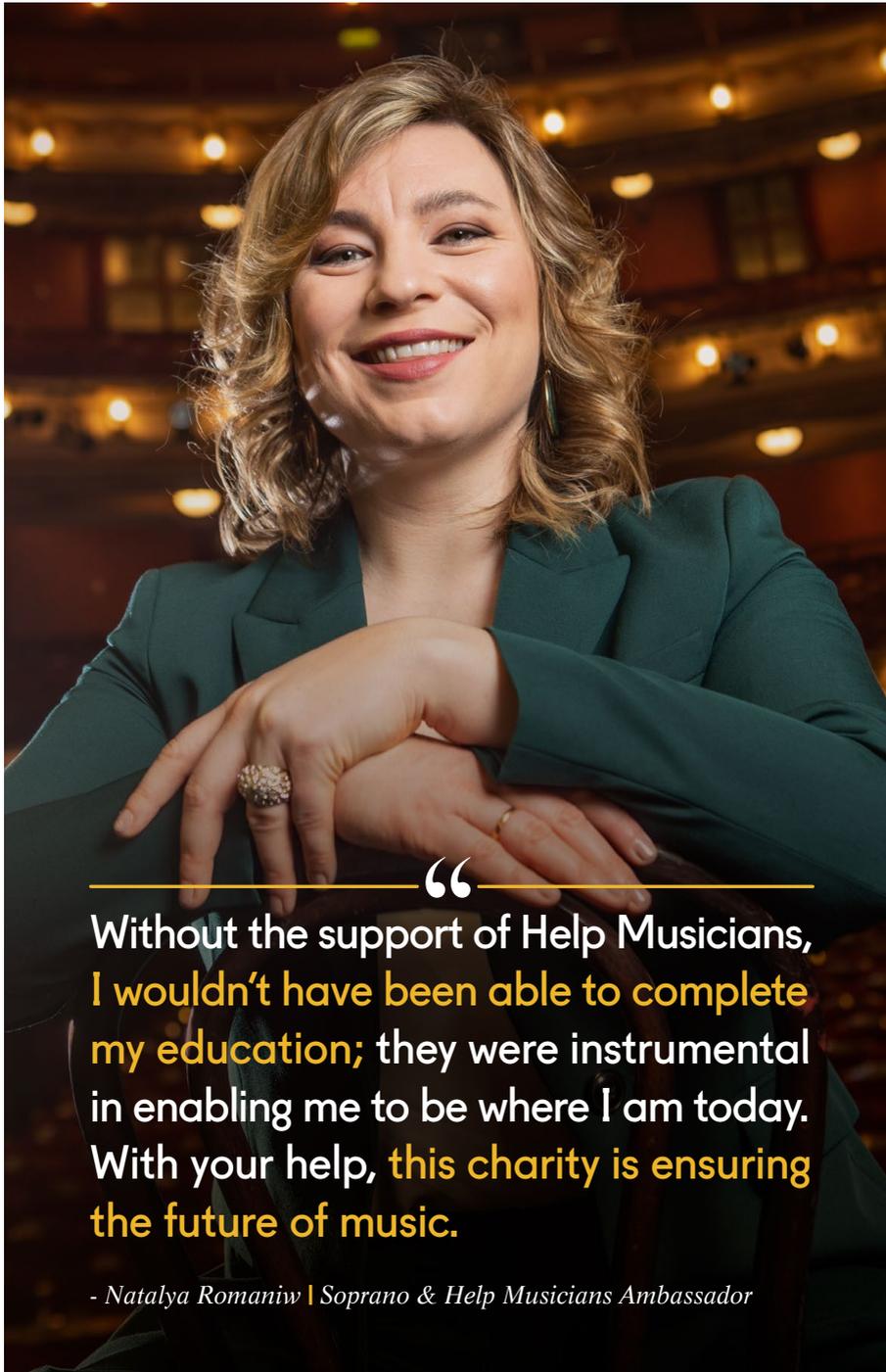
If you leave 10% or more of your estate to charity, the rate of Inheritance Tax on the remaining portion of your estate may also be reduced from **40% to 36%**, offering further benefits for both your loved ones and the causes close to your heart.

Even after a Will has been written, it is possible for beneficiaries to redirect all or part of their inheritance to a charity using a legal document known as a **Deed of Variation**. This enables them to support a cause that mattered to the person who has died while also reducing any Inheritance Tax due



on the estate. Gifts transferred to Help Musicians in this way are **exempt from IHT**, making this an effective and meaningful way to make a charitable contribution during one's lifetime.

Everyone's financial and tax circumstances are different. **We strongly recommend discussing your situation with a solicitor or independent financial adviser**, who can help you make arrangements that are right for you and your family. For the latest information on Inheritance Tax thresholds and charitable exemptions, **you can also visit the HM Revenue & Customs (HMRC) website at [gov.uk/inheritance-tax](https://www.gov.uk/inheritance-tax).**



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Without the support of Help Musicians, I wouldn't have been able to complete my education; they were instrumental in enabling me to be where I am today. With your help, this charity is ensuring the future of music.

- Natalya Romaniw | Soprano & Help Musicians Ambassador

How to leave a gift in your Will

As a charity, Help Musicians relies on the generosity of people who believe in the power of music and the wellbeing of those who create it. Every legacy gift — whether a percentage of your estate, a fixed sum, or a specific item — plays a vital role in sustaining our work and supporting musicians for generations to come.

Having a valid Will is one of the most important ways to ensure your wishes are carried out. It gives clarity to your loved ones, minimises the risk of complications, and protects your estate from being distributed according to the rules of intestacy (which apply when someone dies without a valid Will).

Getting started

Leaving a gift in your Will is often more straightforward than you might expect. In most cases, the key steps are:

1 Engage a solicitor

A qualified solicitor will ensure your Will is legally valid and accurately reflects your wishes. For independent legal advice, or if your estate involves more complex arrangements, you can find a solicitor through the Law Society's *Find a Solicitor* service at solicitors.lawsociety.org.uk.

2 Choose your Executor(s)

Your Executor is the person (or persons) responsible for administering your estate. They will ensure that your instructions — including any charitable gifts — are carried out exactly as you intended.

We always recommend seeking professional legal advice when preparing or updating your Will to make sure everything is correct, up to date, and legally binding. A well-prepared Will offers invaluable peace of mind for you and protection for those you care about.

Types of gift

There are several meaningful ways to leave a gift to Help Musicians:

Residuary Legacy

An unrestricted residuary gift is a percentage of your estate left to Help Musicians after all other gifts, taxes and expenses have been paid. Because the gift is unrestricted, it is not tied to a specific programme or purpose. This means Help Musicians can use your generosity wherever the need is greatest.

Unrestricted residuary gifts are especially valuable because they allow us to respond flexibly and confidently to the changing needs of musicians, both now and in the future.

Many supporters choose this type of gift because:

- It automatically keeps pace with inflation
- It ensures family and friends are provided for first
- It offers exceptional long-term value to the charity

Pecuniary Legacy

A pecuniary legacy is a set sum of money. You may choose to index-link this gift, allowing it to retain its value over time and continue to offer the same level of support in future years.

Specific Legacy

A specific legacy is a gift of an item of value – for example, property, artwork, musical instruments, shares or other possessions. These can be used or sold, with proceeds directly supporting musicians across the UK.

Royalties & intellectual property rights

If you receive royalties or income from copyright, composition, publishing, or performance rights, you can choose to leave these to Help Musicians. A gift of royalties creates a lasting, self-renewing contribution, allowing your passion for music to support those who create it long into the future.

Updating your Will

If you already have a Will, there is no need to start again. Your solicitor can add Help Musicians as a beneficiary using a short legal document known as a codicil. It should be witnessed in the same way as a Will.



With heartfelt thanks

Thank you for considering a gift in your Will to Help Musicians. It is a generous and deeply personal act — one that reflects your values and your love of the music that has touched your life.

A legacy gift is much more than a donation. It is a message of hope for musicians today, and a promise to those who will shape the sound of tomorrow. Your kindness could ensure that when a musician faces illness, crisis or uncertainty, they will never stand alone as so many musicians often do. Or for those starting out on their musical journey, your gift could open doors that might otherwise remain closed.

Thank you for your generosity.



Get in touch

If you are considering remembering Help Musicians in your Will, we would be delighted to speak with you about how your gift could make a lasting difference to the lives of musicians.

We understand that decisions about your Will are personal. Please be assured that any conversation you have with us will be treated with the utmost confidence, sensitivity and respect. There is never any obligation; we are simply here to offer guidance and answer any questions you may have.

For more information, please contact:

Tommy Nguyen, Head of Philanthropy
020 7239 9142 | legacy@helpmusicians.org.uk
helpmusicians.org.uk/giftinwill

At the back of this brochure, you will find a detachable form that you can use to let us know your intentions. There is absolutely no obligation to share your plans with us — your Will is a private matter, and we respect that completely.

However, if you do choose to tell us about your legacy pledge, it would give us the valuable opportunity to thank you personally for your support. It also allows us to keep you updated on the impact of our work and, where appropriate, to invite you to special moments that celebrate the difference supporters like you make to musicians' lives.

By letting us know your intentions, you can also help us plan more confidently for the future and help safeguard the charity for years to come.

Thank you for letting us know your intentions

You don't need to share your intentions with us, but choosing to do so means we can thank you personally and keep you updated on the impact of our work. It also allows us, where appropriate, to invite you to special moments that celebrate the difference supporters like you make to musicians' lives.

My intentions

- I'm proud to have included a gift in my Will to Help Musicians
 - I intend to leave a gift to Help Musicians but have yet to update my Will
 - I would consider leaving a gift in my Will to Help Musicians
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My details

Title _____ Name _____

Address _____

Telephone _____

Email _____

If you have expressed an interest in leaving a gift in your Will to Help Musicians, we will use the details provided on this form to contact you about your enquiry. You can opt out of communications about legacy giving at any time by emailing legacy@helpmusicians.org.uk or calling **020 7239 9142**.

For full details on how we process your personal data and how to update your preferences or opt out, please read our privacy policy at: helpmusicians.org.uk/privacy-and-cookie-policy-2

Patron: His Majesty King Charles III

Help Musicians is the working name of the Musicians Benevolent Fund. Company limited by guarantee registered in England and Wales No. 252783 and in Scotland No. SC049625 Incorporating the Scottish Musicians Benevolent Fund. Registered office 7-11 Britannia Street | London WC1X 9JS

Registered charity No. 228089



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