

*St Luke's*<sup>✿</sup>  
HOSPICE

Leaving a gift  
in your Will



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[www.stlukes-hospice.org/supporting-us/leave-a-gift-in-your-will/](http://www.stlukes-hospice.org/supporting-us/leave-a-gift-in-your-will/)

**Thinking about and discussing our wishes about what might happen at the end of our life or even after our death can be very difficult. Writing a Will is a task many of us put off, but having a Will is the only way to ensure your family, friends and the charities you care about are provided for in the way you want.**

Research tells us that 59% of people in the UK don't have a Will. This amounts to more than 31 million people who are risking everything they own by letting the law decide who should inherit everything from them.

The NHS funds only a quarter of the total cost of St Luke's services, so 75% is funded by our community making donations, taking part in events, supporting our shops and making gifts in Wills.

We hope this guide can provide you with all the information you need to secure peace of mind for you and your loved ones.



**Did you know?**

**Legacies are incredibly important for St Luke's and fund the cost of care for 1 in 8 of our patients**



# Your Will

Your Will specifies how you would like your estate (what you own – money, possessions and property) to be distributed after you die. It also specifies whom you have appointed as an Executor - someone who you trust to ensure the instructions in your Will are carried out.

By gifting part of your taxable estate to charity in your Will, it may help reduce the amount of Inheritance Tax that is due and this can ease the financial burden on your loved ones. We recommend that you discuss this with your solicitor or a tax advisor for independent professional advice.

If you don't have a Will when you die, your estate will be shared out according to the law - by the rules of intestacy, instead of your wishes. This can cause complications, delays, stress and extra costs for those you leave behind:

- **Some people think that everything goes to their partner or next of kin automatically if no Will is made. However, there is no guarantee this will happen which could mean the estate is shared with someone you had not intended; or a charity you wanted to provide for could end up getting nothing.**
- **Your wishes about the future care and guardians of your children may not be fulfilled.**
- **The tax man might get rather a lot due to inheritance laws.**
- **Administering your estate could be more complicated and expensive.**

A Will ensures that your wishes are carried out and that your loved ones are provided for in the way you want. It also means that your family and friends will not be left to sort things out at a time when they are under great emotional strain.

An up to date Will is very crucial. If it becomes out of date and does not reflect your current wishes, then it can have a dramatic effect on the future of those whom you want to benefit. It is recommended that you review your Will every 3 to 5 years and particularly in moments of change in your life (marriage, separation, becoming a parent or grandparent, etc.) Always seek professional advice before making changes to an existing Will as it could render it void.



**Did you know?** 12% of our income in 2021 was from generous legacy gifts left to us by supporters

# How to make your Will

Set out below are some steps you can take if you have not made a Will. Most people consult a solicitor or Will writer when they make or change their Will. This is recommended to ensure your wishes are legally valid and to avoid issues later.

It is a good idea to prepare yourself before you visit an expert; it will help give you an opportunity to think about what you would like to happen to your estate after your death.

1. Choose a solicitor or professional Will writer and ask for a quote before you get your Will drafted. Costs can be lower or higher than you might expect, not only for writing your Will but also for storing it.
  - ***Each year St Luke's Hospice offer a free Make a Will service where participating firms will waive their regular fee for making or amending a Will. Please contact us for further information.***
2. Make a list of your major assets together with all your financial details. In simple terms this is your net estate before tax. You can use the next page as a guide to assist you when planning.
3. List the family, friends and charities that you wish to leave something to in your Will. Then think about what kind of gift you wish to leave.
4. If you have children under 18, you should also consider whom you would like appointed as your guardian.
5. You can also write any other wishes you might have, like instructions for your funeral.
6. Think about whom you would like as your Executors. It is usually best to have two Executors and they can be any adult including family, friends or your solicitor.

Inheritance Tax is 36% instead of 40% on the estate for anyone leaving 10% or more of their taxable estate to charity, and all gifts to charity are tax exempt. The threshold at which Inheritance Tax is payable changes time to time; by leaving a Gift in Will to a charity you can ease the financial burden on your estate for your loved ones. We recommend you discuss this with your solicitor or Will writer.

If you choose to leave a charitable gift, of any size, please remember St Luke's Hospice. We will be profoundly grateful.



## Did you know?

You can leave 1% of your estate to St Luke's in your Will so that those closest to you receive 99%

# Checklist

The checklist below is designed to help you prepare and make a record of what you would like to include and consider when making your Will. It may be useful to take this form with you to your solicitor meeting as a guide.

## Everything I own (Assets)

Home	£
Other property	£
Household contents (insurance value)	£
Valuables (insurance value)	£
Furniture/antiques (insurance value)	£
Jewellery (insurance value)	£
Car(s) (resale value)	£
Savings and cash (Including bank and building society accounts)	£
Stocks and shares (market value)	£
Other investments	£
Pension benefits	£
Life assurance (if you died now)	£
Any other investments	£
Any other assets	£
<b>TOTAL ASSETS</b>	<b>£</b>

## Everything I owe (Liabilities)

Mortgage	£
Bank and building society loans	£
Hire purchase agreements	£
Bank overdrafts	£
Credit cards	£
Tax owed	£
Any other bills	£
<b>TOTAL LIABILITIES</b>	<b>£</b>

**Value of your Estate:**  
(total assets minus total liabilities)

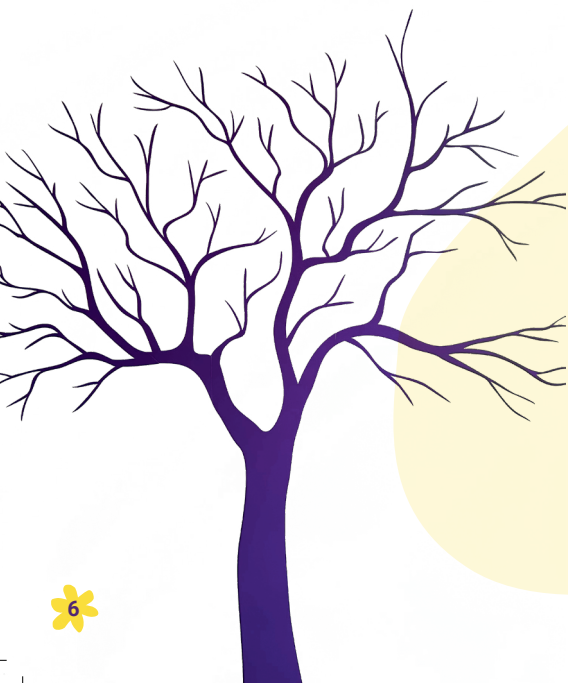
£

# Leaving a gift to St Luke's is a special way to care

St Luke's Hospice provides specialist end of life care to people approaching the end of their lives in Harrow and Brent. We help and empower them to experience the best possible care and provide support for their families and carers too. Many people prefer to be cared for in their own home and we can help to make this possible. Some people may need specialist equipment, others may need to see a nurse, doctor or social worker.

Gifts in Wills allow us to ensure that people get the complete care they need in the place of their choice. It enables us to expand our care and plan to be here to look after future generations. The NHS funds only 25% of the total cost of St Luke's services. **Your legacy is our future.**

Because of the generosity of our very special St Luke's Guardians, all of our specialist end of life services can be provided completely free of charge. Our legacy tree at the Hospice is in tribute to all our generous St Luke's Guardians.



## All your solicitor requires:

The name of our charity  
'St Luke's Hospice  
(Harrow and Brent) Limited'.

Our registered charity number  
298555.

Our address  
St Luke's Hospice, Kenton Grange,  
Kenton Road, Harrow, HA3 0YG.



A pledge of any percentage  
or sum of money in your Will  
makes a vital difference to  
patient care

# Frequently asked questions:

## 1. Do I have to be wealthy to leave a gift?

A common misconception is that a legacy has to be an enormous sum of money. A gift of any size or type can make a vital difference. In 2021, legacy gifts contributed to 12% our total income. We are always grateful for any amount left to us.

## 2. Can I make my own Will?

Yes, but there are significant risks in doing so and it is not recommended. A Will that is not clear under the law is open to challenge and your wishes may be overruled. It is always worth talking to a professional to make sure everything you need to cover is included and that the right procedures have been followed.

## 3. What if my circumstances change?

With a properly worded legacy, you can be safe in the knowledge that, should your circumstances change, your Will automatically takes account of this.

## 4. What type of gift most benefits St Luke's?

The most effective way to support us is to leave all or a share of what is left of your estate, once other expenses have been taken care of. This will ensure your gift is not lessened by inflation. This type of bequest is called a residuary legacy.

## 5. Can I leave St Luke's a specific sum of money?

Yes, a specific sum (or pecuniary legacy) is the simplest form of legacy.

## 6. Can I add St Luke's to my existing Will?

Fortunately, making changes to an existing Will is very straightforward. If you want to add St Luke's to an existing Will, your solicitor simply attaches a written instruction, called a codicil.

## 7. Can I choose what my gift is spent on?

Most of our gifts of any kind are made unconditionally - which is best for us. This means we can use your bequest to fund our most urgent needs at the time it is received to ensure the greatest effect. If you would like to restrict your legacy gift to a specific service, please contact us to discuss options with you.



**“The kindness they show patients and relatives is limitless. Every single person who works there are angels.”**



# Contact us

Leaving a gift in a Will is one of the ways you can support us in the future, even if you are unable to at this time. A gift, however large or small, can help to ensure that future generations have access to our specialist palliative care services in Harrow and Brent for as long as they may need us.

If you would like to discuss leaving a gift in your Will or have questions, please contact our Legacy team using the details below.

**Because of your support, we can make every moment matter for people as they approach the end of their life in Harrow and Brent.**



**St Luke's**  
HOSPICE



**020 8382 8000**



**remember@stlukes-hospice.org**

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**St Luke's Hospice Harrow and Brent Limited**



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Charity no: 298555