



Leaving a Gift in your Will

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Dear St Luke's Hospice Supporter,

Writing a Will is one of the most important personal administrative tasks anyone can complete. It ensures your wishes regarding things like funeral arrangements and the distribution of your belongings are outlined and followed. It can ease the burden and lessen the responsibility on those close to you, reassuring them that they are fulfilling your wishes.



If you are preparing to write or update your Will, this leaflet is here to support you. It highlights some of the key things you may wish to consider before meeting with a solicitor or Will writer. I hope you find it helpful.

St Luke's Hospice has been extremely privileged since its inception in 1987 to be supported by our local community. As a charity, we are exceptionally grateful to the generous individuals who, by leaving a Gift in their Will, have funded the care of 1 in 6 of our patients in 2024.

Thank you for helping to care for people in Harrow and Brent facing life-limiting illnesses, and helping make every moment matter for them and their families.

With warmest wishes,

Jo

Jo Pearce
Director of Fundraising & Communications



If you wish to support the care provided by St Luke's Hospice through a Gift in Your Will, please provide the following details to your solicitor or Will writer to ensure your gift reaches the right charity.

Our charity name: 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.



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

Since 1987, thanks to the generosity of the local community, St Luke's Hospice has provided specialist palliative and end of life care for people in Harrow and Brent living with life-limiting illnesses.

Our vision is a world where everyone experiences: the best possible final phase of life, knowing their family and carers are supported, and, when the time comes, a peaceful and dignified death in the place of their choosing.

By leaving a Gift in your Will, you are part of a special group of people ensuring that the local community of Harrow and Brent can access the complete care they need when living with a life-limiting illness, for generations to come.

This leaflet explains the impact a Gift in Your Will can make, and the different types of Gifts that you can leave. We hope that you find this guide useful and informative.

Did you know?

St Luke's care can be experienced in our Inpatient Unit, at home, via our 24-hour advice line, and through our Wellbeing Services at Kenton Grange.

What your legacy could provide

Legacies are extremely important to St Luke's, as they fund the cost of care for 1 in 6 of our patients.

The NHS only funds part of the total cost of St Luke's services, and the rest is provided through Gifts in Wills, donations, grants, fundraising events and sales through our charity shops.

Without people like you leaving a Gift in their Will, it would be impossible for us to reach everyone in Harrow and Brent that needs our support; your legacy is our future.



Co-ordination

Pall 24

Providing 24-hour expert support to patients, families and professionals over the telephone, delivered by our experienced clinical staff.



Support

Community Care

Providing specialised care for patients and families with life limiting conditions within their own homes, including specialist palliative care nursing, crisis response care, and respite care, delivered by our Hospice-at-Home team and specialist palliative care nurses.



Collaboration

Inpatient Care

Providing specialist care to patients who can't be supported in the community, including symptom control, specialist respite care and end of life care, delivered by a multi-disciplinary team of nurses, doctors, healthcare assistants, physiotherapists and social workers.



Partnership

Patient and Family Support

Providing a programme of emotional and practical support to patients living with a life limiting condition and their families, delivered by our specialist team of palliative care social workers, family support workers and trained volunteers.



Your Will

Your Will is an important legal document which clearly records your wishes and how you would like your estate to be distributed after you die. If you die without a Will, your estate will be distributed according to a strict set of legal rules known as the 'intestacy rules'. These rules determine who inherits your assets, often leading to unintended and sometimes unfair consequences for those close to you.

Having an up-to-date Will is crucial. If your Will 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.

Leaving a Gift in your Will to charity can also reduce the amount of inheritance tax paid from your estate. Gifts left to charity in your Will won't be counted towards inheritance tax, and the same is true for gifts left to your spouse or partner.

To find out more about inheritance tax, complex Wills and estate planning, it is best to talk to a local solicitor or Will writer to see how the rules might affect your wishes.

Did you know?

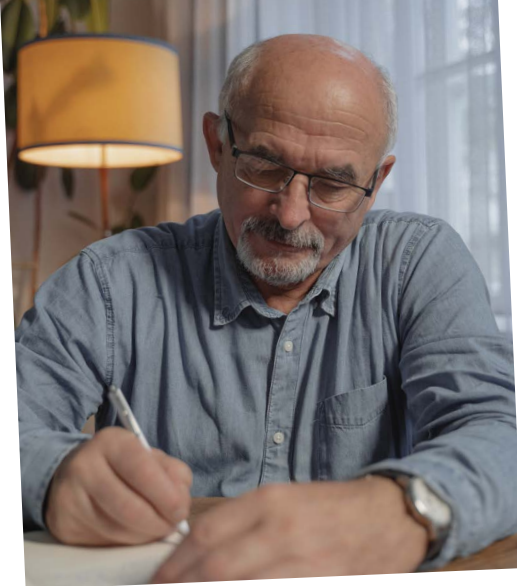
You can leave a Gift in Your Will in memory of a loved one! By leaving a Gift in Your Will in memory of a loved one, you'll make sure they have a lasting legacy. Speak to your solicitor or Will writer about how best to phrase this.



How to write your Will

Thinking about your death and what might happen to those close to you and your assets can be daunting and uncomfortable. Breaking it down into manageable steps can make it less overwhelming.

- 1** First, make a list of your major assets, e.g. property, money, cars, savings, shares, investments, life insurance policies, etc. and debts e.g. mortgages, credit cards, loans and overdrafts, etc. Our checklist on the next page may help you.
- 2** Next, make a list of your family, friends and charities that you wish to leave something to in your Will. Then consider what kind of Gift you want to leave them.
- 3** Then, if you have children under 18, you should also consider whom you would like to appoint as their guardian.
- 4** Now, think about any other wishes you might like to include, such as instructions for your funeral.
- 5** Next, think about whom you would like as your Executors. It is usually best to have two Executors. They can be any adult, including family, friends or your solicitor.



- 6** Now, choose a solicitor or professional Will Writer and ask for a quote before you have your Will drafted. Costs can vary, depending on the complexity of your estate and how you would like your Will stored.
- 7** Finally, store your Will in a safe place, either at home, with your solicitor / Will writer, or with a bank, and let your executors know.

If you choose to leave a charitable Gift, please remember St Luke's Hospice. Gifts in Wills empower our patients to choose the environment where they feel most comfortable whilst continuing to access comprehensive clinical and holistic care.

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 record what you would like to include and consider when writing your Will. It may be useful to refer to when writing your Will.

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 | £ |
| TOTAL ASSETS | £ |

Everything I Owe (Liabilities)

| | |
|---------------------------------|----------|
| Mortgage | £ |
| Bank and building society loans | £ |
| Hire purchase agreements | £ |
| Bank overdrafts | £ |
| Credit cards | £ |
| Tax owed | £ |
| Any other bills | £ |
| TOTAL LIABILITIES | £ |

| | |
|--|----------|
| Value of your Estate: (total assets minus total liabilities) | £ |
|--|----------|

Our Promise to You

When you leave a Gift in your Will to St Luke's Hospice we promise to:

- ✔ Use your Gift wisely.
- ✔ Use your Gift in a particular way if this is what you wish.
- ✔ Recognise that those closest to you come first.
- ✔ Understand that you might have to change your mind due to changes in personal circumstances.
- ✔ Never put pressure on you to leave a Gift in your Will.
- ✔ Treat you and your next of kin sensitively, with respect and with gratitude.

Our legacy charter to Executors – family, friends and professionals

- ✔ We understand that the loss of someone is a truly difficult and sad time, and we promise to deal with your Gift sensitively.

- ✔ We are keen to thank your next of kin for your gift, as each Gift helps St Luke's provide palliative and end of life care for the local community of Harrow and Brent. Should any family member wish to visit the Hospice, we would warmly welcome the opportunity to thank them in person.

- ✔ We will not put pressure on any family members who are Executors to release assets or money in the Will in an untimely manner.

- ✔ We hope all Executors will appreciate, under charity law, that our trustees have an obligation to receive the Gift and to request that valuations of larger assets included in a Residuary Gift are independently actioned before a sale. We will always strive to fulfil our charitable obligations as beneficiaries, reasonably and sensitively.

- ✔ If any Executor or family member requests information about the work we do, we will send it promptly.

For more information, please contact our Legacy Team on 020 8382 8146 or by emailing remember@stlukes-hospice.org

Frequently Asked Questions

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

No. A gift of any size or type can make a vital difference in supporting the care we provide.

2 Can I write my own Will?

Yes. However, 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 discussing your wishes with a professional to ensure 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 Will, you can be safe in the knowledge that, if your circumstances alter, your Will automatically takes account of this.

4 What type of gift or legacy most benefits St Luke's?

The most effective gift or legacy is a share or all of what is left of your Estate, once other expenses have been taken care of. This will ensure your gift is not reduced by inflation. This type of gift is called a Residuary Legacy/Gift.

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

Yes. This is called a Pecuniary Legacy/Gift.

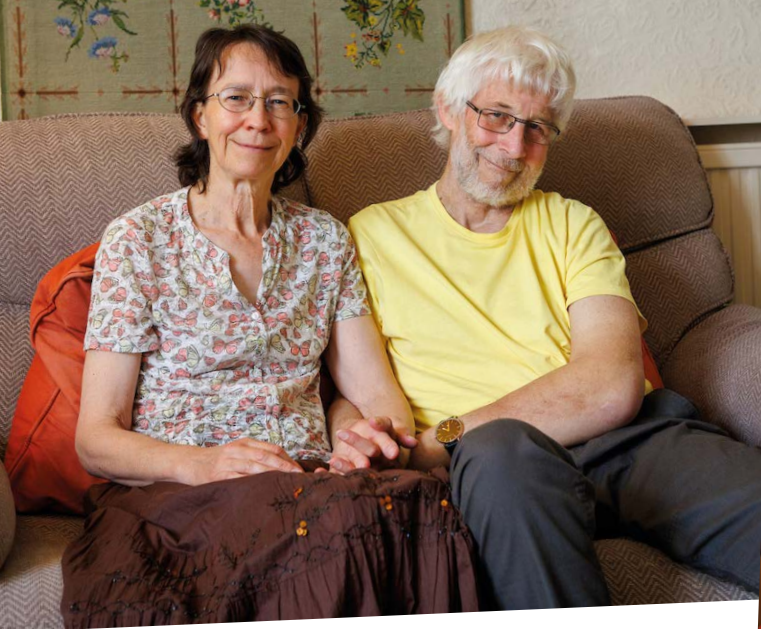
6 Can I add St Luke's to my existing Will?

Fortunately, making changes to an existing Will can be very straightforward. If you want to add St Luke's to an existing Will, your solicitor or Will writer may attach a written instruction, called a codicil.

7 Can I choose what my gift is spent on?

Yes. However, most of our Gifts in Wills are made unconditionally. This allows us to use your bequest to fund our most urgent needs at the time it is received, ensuring the greatest effect. If you would like to restrict your legacy gift to a specific service, please call the Legacy Team to discuss your options.





Glossary of Terms

Assets - Any property, money and belongings which have value – either financially or sentimentally.

Beneficiary - A person or organisation who is named in the **Will** as the recipient of a **legacy**.

Codicil - A legal document adding to, or altering, an existing **Will**. This may be used where only a minor change is needed, and therefore, there is no need to rewrite the **Will**. It will appear as an appendix and must be signed, dated, witnessed and kept with the original **Will**.

Debts - Financial obligations that must be settled by an **estate** after death.

Estate - The total value of everything owned at the time of death, minus any outstanding **debts**.

Executor - The person or people chosen to ensure the details in a **Will** are carried out. They can be a professional (such as a solicitor or Will writer), or friends or relatives. Normally, two people are appointed, but there can be up to four. **Executors** can also benefit under the terms of the Will.

Inheritance Tax (IHT) - A tax set by the government which may be payable on death depending on the value of the **estate** and intended **beneficiaries**. It may be reduced by leaving a **legacy** to a charity.

Legacy - A gift in a **Will**.



Liabilities - Financial obligations (such as debts or tax bills) which may need to be settled by an estate after death.

Mirror Will - This is when a husband, wife or partner makes almost identical Wills.

Pecuniary Legacy/Gift - A gift of a specified sum of money, often referred to as a cash gift.

Residuary Legacy/Gift - A share, percentage or sometimes all, of the total value of the estate after all the other payments have been made. One of the advantages of a Residuary Legacy/Gift is that it doesn't lose value over time.

Specific Legacy/Gift - A gift of things owned, such as jewellery, items of furniture or your house.

Single Will - This is a Will written for just one person. You can write a Single Will even if you are in a relationship, married or in a civil partnership. In fact, if your partner already has a Will or their wishes differ from yours, then a Single Will is often your best option.

Will - A legal document in which a person states what they want to happen with their estate following their death.

Witnesses - Two people present when someone signs their Will and who sign it at the same time to make the Will legally binding. They may not benefit under the terms of the Will, and neither can their spouses.



Leaving a Gift in your 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 small or large, can help ensure that future generations have access to our specialist palliative and end of life care services in Harrow and Brent for as long as they may need us.

If you are considering leaving a Gift in your Will or would like to know more, please get in touch with our Legacy Team using the details below.

Because of your support, we can make every moment matter for people living with life-limiting illnesses in Harrow and Brent.

Contact the Legacy Team

If you need help or have a question:

Email: remember@stlukes-hospice.org

Phone: 020 8382 8146

Write: Legacy Team, St Luke's Hospice, Kenton Grange, Kenton Road, Harrow, HA3 0YG



St Luke's Hospice, Kenton Grange, 385 Kenton Road, Harrow, HA3 0YG

t: 020 8382 8000 e: info@stlukes-hospice.org

@StLukesHarrow stlukeshospice stlukeshospice

Registered Charity Number: 298555