

Your Gift, Our Future

"Every gift in a Will, however large or small, makes a difference"



Many of us like to plan ahead in life, but some people find it difficult to think about what might happen at the end of our life, or even after our death.

Putting our affairs in order can help us to stay in control and ensure our wishes are carried out. This booklet is designed to help you think about your plans for the future to give you and your loved ones real peace of mind.

When, or if, the time is right for you to remember a charity in your Will, please remember St Luke's Cheshire Hospice.

Every gift in a Will, however large or small, will make a difference to the lives of local people living in Cheshire.

For example, a gift of just 1% in your Will to St Luke's Cheshire Hospice will make a difference to future patient care and ensures those closest to you receive the remaining 99%.



Do you know?

As a small local charity, more than 85% of our funds come from our community either giving donations, taking part in fundraising events, supporting our shops and leaving gifts in Wills.



Making a Will is one of the most important things you can do to ensure that your wishes are carried out and that your loved ones are provided for in the future.

It is also a really kind thing to do, so that it is easier for your family or friends to sort everything out after your death. Without a Will, this process can be even more stressful and could take a lot longer.

Your Will tells people:

- Who should have your money, property and possessions when you die.
- Who will be your 'executor' - the person(s) in charge of following the instructions you leave in your Will and organising your estate.

You can also use your Will to tell people about any other wishes you might have, like instructions for your burial, cremation or funeral.

Without a Will your money, property and possessions will be shared out according to the law instead of according to your wishes. This could mean that things are passed on to someone you hadn't intended or that someone you want to provide for could end up with nothing at all.

Whether you have lots of money, no money, lots of family, or no family at all, making a Will is a good idea.

1988

**St Luke's Hospice opens
it's doors and the first
day care patients are
admitted.**

1997

**The Inpatient Unit is
extended to include two
single bedded rooms and
a relatives' room.**

2010

**Day Hospice services
continue to grow and
develop to meet patient
needs.**

2021

**St Luke's now looks after
1,000 local families a year
through the Inpatient
unit, Day Hospice and
extended services.**

**Our
future...**

**With your help we hope to
reach out, to care and
support more people and
their families, to be
sustainable and to make
our buildings even better!**



Andy Bailey from St Luke's answers some frequently asked questions about making a Will.

Q: Why make a Will?

It makes things much easier for your family and friends to sort everything out when you die. Without a Will the process can be more time consuming and stressful. Many people assume their estate will pass automatically to their next-of-kin. Unfortunately, without a Will there is no guarantee this will happen.

A properly planned Will can help reduce the amount of Inheritance Tax that may be payable on the value of the property and money that you leave behind. This is especially important if you have children or family who depend on you financially, or if you want to leave something to people or an organisation outside your immediate family, such as St Luke's (Cheshire) Hospice.

Q: Is making a Will difficult and expensive?

Making a Will is easy, quick and inexpensive. Solicitors will send you a list of things that you need to think about before you meet them or start filling out a form about what you want to achieve in regards to your Will. That way, you can work through at home what you own, what you want to leave, who you want to leave it to and who you want to appoint as your executor(s).

Q: Do I need a solicitor?

You don't have to use a solicitor to write a Will, but we strongly advise using one to make sure your Will is viable and to avoid complications later.

Q. How often should I update my Will?

It's a good idea to regularly review your Will so that it continues to reflect changes in your life. It's important that you don't write on an existing Will. Ask your solicitor about making changes to an existing Will, or writing a new one.

The Executors

The persons who will be responsible for the legal and financial aspects of your estate, appointed by you to make sure the instructions in your Will are carried out.

The Guardians

The person(s) who will be responsible for your children if both parents die.

The beneficiaries

The persons or organisations who will be given a specific gift from your estate, such as money, land or property.

Who to include in your Will

Make a list of all the family and friends you want to remember and consider the types of gifts you want to leave them. For example, you may want to leave a specific amount of money or an item of financial or sentimental value.

The Residue

The rest of your estate once all specific gifts have been made and debts paid off. Once you've provided for your loved ones, you may then want to consider supporting a cause close to your heart. You can give a percentage of what's left in your estate (Residuary) or a specific sum of money (Pecuniary) or gift (Specific).

At St Luke's, we understand that leaving a gift to us is a significant decision. We appreciate every single donation we receive - big or small - because they all make such a difference to local families in our care.



Q: Are there different ways I can leave a gift to St Luke's Hospice?

Yes, there are three main ways you can remember St Luke's in your Will.

The 'Family and Friends First' legacy

At St Luke's, we understand that caring for your family is a priority. After making provisions for your family and friends, you can leave whatever is left in your estate - the residue - to St Luke's alone or with other charities.

Cash Legacy

Cash donations are always very welcome. To avoid cash donations decreasing in value over time, you can either index link your gift or review it periodically to retain its original value.

Legacy in Kind

Leaving us property, shares, home contents, jewellery, furniture or any item your family does not need is especially welcome. Our Hospice shops will ensure your gift benefits St Luke's.

Q: What if I want to amend an existing will?

There is a quick and easy way to add a gift to St Luke's in your existing Will. If you already have a Will, you can make changes at any time by simply adding what is called a codicil. A solicitor can advise you on this and make you aware of all the options. Don't make changes to your existing Will without first seeking professional advice, as you could accidentally render it invalid and void.

Q: What about tax?

Gifts in Wills are tax efficient. The threshold at which Inheritance Tax kicks in changes from time to time. If your estate is going to attract Inheritance Tax, any gift you leave to charity will be deducted from your estate before any tax liability is calculated. So, if your estate is £20,000 over the amount allowed as tax free and you leave St Luke's £2,000, the Inheritance Tax will only be payable on £18,000.

Since 1988, St Luke's has been providing specialist palliative care and support for people in mid and south Cheshire living with life limiting illnesses.

Our support begins from the moment someone is diagnosed, through to palliative care and then ultimately end of life care. We also support families and carers, from helping them to cope with the pressure and strains of illness, to coping with bereavement and helping them move forward.

This is only made possible by the continued support and generous donations of our community. **St Luke's is a charity and all our services are free of charge. We receive limited support from the government which means around 85p of every £1 we spend on care is funded by donations and fundraising.**

Of course, we understand that when making a Will the needs of your family and loved ones will always come first. However, once you've looked after those closest to you, leaving a gift to St Luke's will help us to be here for future generations.

You can pledge any sum of money or small percentage in your Will - even a gift of 1% will make a real difference.

All your solicitor needs:

- The name of our charity - 'St Luke's Cheshire Hospice'
- Our registered charity number - 515595

The following checklists will give you an idea of the value of your estate and can also help you make a record of everyone you would like to include in your Will. You may wish to complete the form and take it with you when you discuss making or changing your Will with your solicitor.

Everything I own (Assets)

Home	£.....
Other property	£.....
Household contents (<i>Insurance value</i>)	£.....
Valuables (<i>Insurance value</i>)	£.....
Furniture/antiques (<i>Insurance value</i>)	£.....
Jewellery (<i>Insurance value</i>)	£.....
Car(s) (Resale value)	£.....
Savings and cash	£.....
<i>(Including bank and building society accounts)</i>	
Stocks and shares (<i>Market value</i>)	£.....
Other investments	£.....
Pension benefits	£.....
Life assurance (<i>if you died now</i>)	£.....
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*):

£

We respect that giving is a very personal decision. Please be assured that the information you choose to provide will be treated with strict confidentiality. Moreover, we remain equally grateful for the legacy support of those who choose not to advise us of their gifts.

If you feel that it is appropriate for you to advise us of a gift in your Will, please complete and return this form to:

St Luke's (Cheshire) Hospice
Grosvenor House
Queensway
Winsford
Cheshire
CW7 1BH

☐ **I have left a gift to St Luke's (Cheshire) Hospice in my will:**

Title:
 Full name:
 Home address:
 Postcode:

☐ **Please tick the box if you would prefer NOT to be recognised as a Legator.**

If you feel able to provide the following information it would be a tremendous help to use in our long term planning. Many thanks.

My bequest to St Luke's (Cheshire) Hospice is:

- ☐ A specific sum of money (pecuniary bequest)
- ☐ A specific item (assets, shares)
- ☐ All, or part, of the residue of my estate

Patient quotes



I knew as soon as I walked through the door that it was totally different to any other care I had seen. Nothing is too much trouble.

You get relaxation, respect and the finest of care... It's given me a new lease of what's left of my life.

St Luke's is supporting my whole family, I don't know how we'd cope without them.



Do you know?

As a small local charity, more than **85% of our funds** come from our community either giving donations, taking part in fundraising events, supporting our shops and leaving gifts in Wills.

Every gift in a Will, however large or small, **will make a difference** to the lives of local people living in Cheshire.