A GUIDE TO LEAVING A LASTING GIFT

The difference you can make by leaving a legacy to St Luke’s Hospice Plymouth.

“BE REMEMBERED FOR THE RIGHT REASONS. LEAVE A LEGACY AND A SMILE IN YOUR HEART BEYOND LIFE.” – JASMINA SIDEROVSKI, 2016
We rely on the kindness and generosity of our supporters to achieve dignity, comfort and choice for people affected by a life-limiting illness.

We have a community nursing team that travels throughout the city caring for people in their own homes; a hospital team that ensures patients admitted to Derriford Hospital receive expert advice, or our warm and welcoming specialist unit where patients can stay with us for bespoke pain relief. Alongside the specialist medical and nursing care, patients are also offered practical, financial, emotional and spiritual support.

At any given time, our nurses are caring for about 300 patients. And one in four of those patients are able to receive that care thanks to gifts left in wills. These kind bequests have a huge impact on local people’s lives – they help ensure patients are comfortable in their last months, weeks, days and minutes, and that their loved ones are looked after when they’re gone. By leaving a legacy to St Luke’s you’ll be leaving a lasting legacy of compassion, reassurance and dignity - supporting our nurses in providing hospice care for patients in their time of need wherever they may be. You’ll be providing hope for the loved ones left behind, knowing that things will be in place and they’ll be able to carry on, even through the toughest of times.

Everyone’s life experience is unique to them but for most of us when we look back on our lives, we want to know that we’ve made a difference to the world and others in some way. We want to know that we’ve achieved things and that what we’ve done is not forgotten when we’re no longer there.

What happens to our money and the things that are most precious to us when we’re gone should not be left to chance - that’s why writing a will is so important. Of course, making sure our loved ones are provided for will be at the top of the list, but if St Luke’s Hospice Plymouth is one of the causes you’ve cared about in your lifetime – if you’re able, please remember us in your will too.

Warm wishes,

Steve
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WHY LEAVE A GIFT?

YOUR IMPORTANCE

At St Luke’s we care for more than 3,400 patients and their families every year within Plymouth, west Devon and southeast Cornwall. But to do this we need to raise over £4 million each and every year. Nearly 25% of that income comes from wills, so one in every four people we look after is thanks to the kind support we receive from people thinking of us in a will. Without this, many families would not get the support they need.

YOUR LASTING LEGACY

Leaving a gift in your will is a great way to help St Luke’s continue to make a difference to the local community. This act of generosity has no financial impact during your life, but it’ll help us to care for patients after your death.

YOUR IMPACT

Although there’s no obligation for you to think of us when writing your will, we would be grateful if you did so. Your legacy will then help future patients and their families across the area we cover, that’s hundreds of miles and thousands of people.

Caring for you no matter where
At St Luke’s we share the ethos of the late Dame Cicely Saunders, the founder of the modern hospice movement:

"YOU MATTER BECAUSE YOU ARE YOU. YOU MATTER TO THE LAST MOMENT OF YOUR LIFE, AND WE WILL DO ALL WE CAN TO HELP YOU NOT ONLY TO DIE PEACEFULLY, BUT ALSO TO LIVE UNTIL YOU DIE.

HOW YOUR GIFT WILL HELP

We care for people with serious illnesses such as cancer, motor neurone disease, heart failure, multiple sclerosis and chronic lung disease, treating any adult over the age of 18. We do all we can to involve patients in decisions about their care, to maintain privacy and dignity and to respect patients’ individual rights and religious and cultural beliefs. Our approach to care is holistic, centred on the needs of the individual patient and making the most of the life left to be lived, right to the very end.

All gifts, whether they are large or small go straight into patient care for people that need vital support, and the families that love them, so they can make precious memories when time is short."
YOUR LEGACY

Our highly-praised Crisis Team is the direct result of a legacy left to us in 2014. This kind gift facilitated the setup of our specialist nursing service which provides terminally ill patients with a 72-hour window of specialist care so they can be discharged from hospital, or supported when no other care is available to families in crisis.

The new service compliments existing care provisions and is another major milestone in our aim to reach out and care for even more local people at home as part of a “Hospice without Walls”. This makes a difference to hundreds of patients each year who just want to spend time with their families.

Launched on 17 November 2014, the team was created after national research told us 63% of people would prefer to die at home, and sadly this does not happen in all cases. By launching this service, St Luke’s makes this possible at a local level. But we need your help.

In 2015/16 the team saved approximately 1144 bed days within the acute sector and 263 patients out of 290 achieved their preferred place of care (91%), where it was known. The new service is also there to assist and support families and carers who at times can be under immense pressure, supporting them to respond to a rapidly changing situation and enabling them to continue providing care at home. None of this would’ve been possible without our supporters, and their foresight and generosity. We’re so very thankful.
On the wettest day in October, we helped patient Clive Brooks and his family’s wishes come true by organising a special day out on the river Tamar.

The day came about after Clive’s daughter mentioned to a member of staff that her dad would love to go out on a boat again, after owning a boat for most of his life.

With the help of our wonderful occupational therapists we managed to organise a specially adapted boat which could accommodate Clive’s wheelchair.

Despite the wet weather, Clive didn’t want to shelter and said that the wind and rain on his face “made him feel alive”. His daughter, grandson and friends were delighted that Clive was able to enjoy the two hour boat trip from Mount Batten harbour to the Tamar Bridge and back again.

The day ended on a high where Clive and his loved ones enjoyed a rather large brandy after their invigorating day on the water. It’s the little things that make a difference - as Clive story shows come rain or high water - we’ll always go the distance.
WHAT IS A WILL?

Your will tells everyone what should happen to your money, possessions and property after you die (all these things together are called your ‘estate’). If you don’t leave one, the law decides how your estate is passed on – and this may not be in line with your wishes.

WHY MAKE A WILL?

- It makes it much easier for your family or friends to sort everything out when you die – without a will the process can be more time consuming and stressful at an already difficult time. Without one everything you own will be shared out in a standard way as defined by the law. Wouldn’t you prefer to make those decisions yourself?

- A properly-planned will can help reduce the amount of inheritance tax that may be payable on the value of the property and money 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.

If you’ve not already made a will then we hope that the following information will help you to begin this simple process and ensure that your estate is divided up how you would like it to be.
HOW TO MAKE A WILL

Anyone over the age of 18 and mentally capable of doing so can make a will. First, you’ll need to identify the following:

Who will be the **EXECUTORS?**

The persons who will be responsible for the legal and financial aspects of your estate.

Who will be the **GUARDIANS?**

The persons who will be responsible for your children if both parents die.

Who will be the **BENEFICIARIES?**

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

Who is to receive the **RESIDUE?**

The rest of your estate once all specific gifts have been made and debts paid off.

The table below might be helpful for you to identify who you would like to name, but remember that this is NOT a legally binding document in its own right. It can, however, be taken to a solicitor and form the basis for your will.

<table>
<thead>
<tr>
<th>Executors</th>
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<tr>
<td>Guardians</td>
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<tr>
<td>Beneficiaries</td>
<td></td>
</tr>
<tr>
<td>Residue</td>
<td></td>
</tr>
</tbody>
</table>
# HOW TO LEAVE A GIFT OR LEGACY

There are three main ways to think of the hospice when managing your estate:

## 1. RESIDUAL LEGACY

At St Luke’s we understand that for most people family comes first. This type of gift or legacy means that after making provision for your family, what’s left of your estate can be left to St Luke’s alone, or in combination with other organisations.

“I bequeath to St Luke’s Hospice Plymouth, registered charity number 280681, of Stamford Road, Turnchapel, Plymouth, Devon, PL9 9XA, the whole [or %] of my residuary estate to be applied to the general purposes of the said charity. The receipt of the Secretary or other authorised officer of said charity shall be sufficient to discharge to my Executors.”

## 2. CASH LEGACY

If you decide to leave St Luke’s a specific amount of money this can be done by informing your solicitor that you would like to make a “pecuniary bequest.” If this is a fixed sum which may lose value over time, you can choose to link your gift to the Retail Price Index (RPI) so that its value will be maintained.

“I bequeath to St Luke’s Hospice Plymouth, registered charity number 280681, of Stamford Road, Turnchapel, Plymouth, Devon, PL9 9XA, the sum of £_____ to be applied to the general purposes of the said charity. The receipt of the Secretary or other authorised officer of said charity shall be sufficient to discharge to my Executors.”

## 3. LEGACY IN KIND

Specific items such as jewellery, shares, property or furniture - known as a specific legacy - can also be left to St Luke’s. We have shops right across the local area, and online outlets, so we can maximise the value of any item left to us.

“I bequeath to St Luke’s Hospice Plymouth, registered charity number 280681, of Stamford Road, Turnchapel, Plymouth, Devon, PL9 9XA, my [short description of property given] to be applied to the general purposes of the said charity. The receipt of the Secretary or other authorised officer of said charity shall be sufficient to discharge to my Executors.”

The following wording can be used to simplify the process of giving a gift or legacy to St Luke’s Hospice. This is a guide for your information and your solicitor can help advise on this:
CHANGING A WILL

If at any point, once your will has been legalised, you wish to change any details then this can easily be done by adding a codicil (which must be kept with the original document.) A solicitor can advise you on this and make you aware of all the options open to you.

WILL WRITING SERVICE

Seeing a solicitor to arrange your will can give you reassurance that your financial matters will be dealt with in the way that you wish. Most solicitors have a website, or you can ask your family and friends for a trusted recommendation.

It’s a good idea to have the following before your appointment with the solicitor:

• A list of all the things you own, including savings (your assets) and a list of your liabilities (e.g. mortgage, loans)
• A list of the loved ones and charities you wish to benefit. For any charities, your solicitor will find it easier if you have the address and charity number (see this leaflet for St Luke’s details)
• Decide on what type of gifts you would like to leave e.g. pecuniary, residuary or specific (see page 10 for more information)
• Decide on who you want to appoint as the Executor(s) to your will (a family member, friend or a professional)

At St Luke’s we also have various will-writing schemes to try and save you money and time. Please contact us on 01752 492626 to get an up-to-date list of participating solicitors or visit our website: www.stlukes-hospice.org.uk/makeawill
We understand that leaving a gift to St Luke’s Hospice Plymouth is an important decision and we appreciate all donations - big or small - as they all make a huge difference to local families in need of our services.

If you’ve any questions relating to leaving a gift in your will please contact us on 01752 492626 or email: legacy@stlukes-hospice.org.uk and someone will discuss your options with you in more detail.

When you make a commitment to leaving St Luke’s a gift, we also make the commitment to you. This is explained in our Legacy Charter on the opposite page.

All of us at St Luke’s would like to thank you for taking the time to read this information and hope that it has been useful.
LEGACY CHARTER –
OUR COMMITMENT TO YOU

We’ll always treat your loved ones and family with the respect they deserve.

•

Your will is a document that’s personal to you; we’ll never ask for details of your gift and we don’t expect you to share this information with us at any time.

•

We’ll ensure that any gift you bequeath to us will be put to the best possible use and bring the best outcomes for future generations and families who need our services. However, if you would like to specify where and how you want your gift to be used we will adhere to your wishes.

•

We at St Luke’s Hospice Plymouth respect your right to change your mind concerning leaving us a gift at any time.

•

St Luke’s Hospice Plymouth is registered under the Data Protection Act 1998. We’ll respect your privacy and treat any of your information in the strictest of confidence.
GLOSSARY

Some of the terms you may come across when discussing making a will

ADMINISTRATOR
The person appointed by the court to arrange your affairs if you don’t leave a will.

EXECUTOR
A person who is responsible for carrying out the instructions in your will.

PECUNIARY BEQUEST
A fixed sum of money left as a gift in your will.

GUARDIAN
A person who is legally responsible for the welfare of your children if they are under the age of 18 and both parents are dead.

PROBATE
The legal procedure which decides if you have left a valid will.

INHERITANCE TAX
A tax that is charged if the value of your estate is above a certain limit.

RESIDUE
The remainder of your estate once all debts, charges and gifts have been deducted.

LEGACY
A gift of money, land, property or possessions left to a charity, organisation or person in your will.

RESIDUARY BEQUEST
A gift consisting of the residue or part of the residue of your estate. This is a particularly popular way to leave a gift to charity.

ESTATE
The total sum of your possessions, property and money, after any debts have been settled.

NIL-RATE BAND
The amount above which the estate pays inheritance tax of 40%.

BENEFICIARY
Any person or organisation that you leave a gift/legacy to in your will.

CODICIL
A document which is legally drawn up and witnessed, which details a change to your original will.

BEQUEATHE
To leave something in your will.
TOGETHER WE WILL:

GO FURTHER
CARE COMPASSIONATELY
AND SUPPORT MORE PEOPLE
LEGACY RESPONSE FORM

If you’ve already included St Luke’s Hospice Plymouth in your will or are thinking of doing so, you can let us know by completing the following form.

We respect the fact that a will is a private and entirely voluntary decision. Please be assured that what you choose to tell us is at your own discretion and any information will be treated with the utmost confidence. Although any information isn’t legally binding, it can help us to plan for future essential care and we remain equally grateful for the support provided by those who choose not to inform us of their gift.

If you feel able to provide the following information please tick the appropriate boxes below

☐ I’ve already written my will which includes a legacy to St Luke’s Hospice Plymouth
☐ I intend to remember St Luke’s Hospice Plymouth in my will
☐ I intend to alter my will and include a gift to St Luke’s Hospice Plymouth
☐ I would like to talk to St Luke’s Hospice Plymouth about leaving a gift in my will

Name:

Address:

Postcode:

Email:

Telephone:

Once completed, please return this form to: Legacy Officer, St Luke’s Hospice Plymouth, Turnchapel, Plymouth PL9 9XA. I would like to be kept informed of the activities of St Luke’s (please tick your preference(s)):

☐ Telephone  ☐ Email  ☐ Letter