

Step by Step - Leaving a Legacy to St Ann's



every day makes a difference

Here at St Ann's we know that every day makes a difference. Hospice care is very special and is all about making the most of every moment of a person's life. We help our patients and their families feel more comfortable and pay attention to their individual needs.

Our care is free for our patients to access, and we couldn't do this without the money we receive from gifts in Wills. From the moment someone comes through our doors, often worried or a little scared, we offer comfort and care, and we can only do this because of people like you. Thank you for choosing to leave a very special, long-lasting gift in your Will.



Please read our Seven Steps and do get in touch if you have any questions.

Step One

How much do I need to give?

All gifts, great and small, have a huge impact and we're extremely grateful for each and every one. It's up to you how much you would like to leave to us and what kind of gift you decide to leave.

There are three types of gift:

A **residuary gift** is where you leave a proportion of your estate after you have provided for family and friends. Even 1% of your estate makes a huge difference, and this type of gift gives the reassurance of knowing the gift will be protected against inflation.

A **pecuniary gift** is a fixed amount. One thing to note is that this kind of gift can decrease over the years, as a thousand pounds today may be worth a lot more now than in ten years. One thing to note is that gifts to charities are exempt from Inheritance Tax and can even reduce the amount of tax your estate has to pay. Currently, if you leave more than 10% to charity, this can reduce how much tax the rest of your estate pays. Please visit the HM Revenue and Customs website for details.

Some people choose to leave a specific **gift of individual possessions** and we do accept these too. Thank you.

Step Two

How do I make a Will?

We're experts in providing specialist care to our patients and their families, but we're not legal advisers. Legally, you don't need to use a solicitor or professional Will writer to make a Will. However, a solicitor or professional Will writer's expertise can give you the peace of mind of knowing that your wishes will be respected, are legally correct, and that your estate will go to the people and causes you hold dear.

There are lots of solicitors who offer Will writing services and often have schemes that allow you to do this for free. We're working with an online will writer called Guardian Angel, who can help you write a simple Will in as little as fifteen minutes. They offer a telephone service too if you have more complicated needs. You can find out more online here: <https://bit.ly/OnlineWills> or you can call them on **0800 773 4014**.



Step Three

How do I know what kind of Will I need?

There are five things to consider - if the answer to all of the following questions is yes, then it appears that you have a simple Will. If not, you may need a more complex Will, but a solicitor or online Will writer can advise:

1. Do you have a partner?
2. Do you have any children?
3. Do you own any property?
4. Do you live in England and Wales?
5. Is all of the property that you own in England and Wales?

Step Four

What information do I need before I begin?

You'll need your own details, and to consider who you want to include in your Will. You'll also need to think about what finances you have and how you want to divide them up.

You'll be asked to name your executors (the people who will make sure that the wishes in your Will are carried out). You can include funeral wishes if you want to, and you can make special gifts to people, pets or charities. If your children are under eighteen you'll also need to think about who you would like to appoint as a guardian.

Step Five

I do want to leave a gift to St Ann's, do I need to use any special words?

You can find the specific wording below, and a solicitor or Will writer will have a template for you to complete:

'I give my Residuary Estate [this will need to be explained elsewhere in your Will and it is a gift made after deductions of debts, taxes and expenses, which usually are deducted from the residue] to St Ann's Hospice, St Ann's Road North, Heald Green, Cheadle, Cheshire, SK8 3SZ Registered Charity Number 258085' To leave a cash gift 'I give the sum of [£ in words and numbers] absolutely to St Ann's Hospice, St Ann's Road North, Heald Green, Cheadle, Cheshire, SK8 3SZ Registered Charity Number 258085 and I declare that the receipt of the treasurer or any other proper authorised officer of any charity benefitting under my Will shall be a sufficient discharge for my Trustees who shall not be concerned as to the application of any gifts or payment.'

Step Six

I already have a Will, is there a simple way to leave a gift to St Ann's?

We recommend you talk to your solicitor or professional Will writer before doing this, but you can simply add a gift to an existing Will by adding a codicil which you can keep with your existing Will. Sometimes it's easier to rewrite your Will, but a codicil can be appropriate if you're simply adding a straightforward gift.

Step Seven

Isn't making a Will very expensive?

Drawing up a simple Will with a solicitor should cost between £150 and £300, depending on the complexity of the Will. Currently our Will writing partners online offer our supporters a free Will writing service and many solicitors also do so at certain times of the year. For more details, please contact your Legacy Fundraising Officer on legacies@sah.org.uk or call **0161 498 3631**.



Thank you for reading our Seven Steps and for thinking about leaving a gift to St Ann's. We'd love to hear from you if you decide to include us in your Will, so we can tell you personally how much it means to us and explain a little about the huge difference your gift will make.

"St Ann's is such a wonderful place, and in my role as receptionist I see so many people coming to the hospice either as a patient or with their loved ones. I'm so pleased that the donation I made both when I made my Will and the lasting gift that it contains, enables patients to receive specialist care when they need it most. Being able to leave a lasting legacy is a real honour. I know that every penny will be spent wisely and make a huge difference to people's lives."

Anne Tinnion, Receptionist

