

You can help care for future generations through  
a Gift in your Will to St Gemma's Hospice.

We are always here if you would like to discuss anything further.  
Please contact us on **0113 218 5506** or email  
[legacies@st-gemma.co.uk](mailto:legacies@st-gemma.co.uk) to find out more.

St Gemma's Hospice,  
329 Harrogate Road,  
Moortown, Leeds,  
LS17 6QD

[www.st-gemma.co.uk/legacies](http://www.st-gemma.co.uk/legacies)



[www.twitter.com/stgemmahospice](https://www.twitter.com/stgemmahospice)



[www.facebook.com/st.g.hospice](https://www.facebook.com/st.g.hospice)

# Be part of our future...

YOUR GUIDE TO GIFTS IN WILLS



Always  
Remembered



**St.  
Gemma's  
Hospice**  
Always caring





“When my friend was with you, the Food Service was one of the things that made a huge difference to her. She hadn’t been able to eat for weeks but being able to have a meal when she was hungry, rather than at set meal times, meant she could actually eat. You are such an amazing team of angels”

## Gifts in Wills cover the cost of caring for one in five patients

It’s often the small everyday things that make such a difference to patients, families and friends... having meals at a time to suit them, making sure a patient’s room is left in the same way it was found after being cleaned, or seeing a kind smiling face at the beginning of another challenging day.

St Gemma’s Hospice has been caring for local patients and families, at the most difficult time in their lives, for over 40 years. Without the support of the local community and Gifts in Wills this would not have been possible.

**A Gift in your Will won’t cost you anything now but will help to make every day count for patients and families in the future.**



## Your help is needed now, more than ever...

With an ageing population, and more people with life-threatening conditions living for longer, there is an ever increasing demand for the services and care provided by St Gemma’s.

Once you have provided for your loved ones, thinking about the Hospice today can make a real difference to those who may need hospice care in the future.

Gifts of any size fund vital items of equipment which help to provide pain relief, 24 hour nursing care, as well as the little extras, which all make a real difference in helping patients and families make the most of each and every day.





# Every Gift makes a difference...

St Gemma's Hospice is an independent charity, providing care and support to local people living with terminal illness. We receive around a quarter of our running costs from the NHS. The rest must be raised through fundraising events and activities in the community, our chain of charity shops, donations from the public and Gifts in Wills.



**£450**

will care for a patient in the Hospice for a day, providing pain relief to make them more comfortable, as well as emotional support and practical advice to help relieve stress and anxiety.



**£1,000**

provides 10 bereavement support sessions to families coming to terms with the death of a loved one.



**£12,500**

pays for 50 visits by our community nursing team to patients who want to be at home at the end of their life. Patients and families can also pick up the phone at any time of the day or night to get expert advice and a friendly voice to listen when times are challenging.



**£26,000**

in a Will covers the cost of care for a day; for patients and families, in the Hospice, via our Day Services and in patients' own homes by our community team.

**A Gift of just 1% of your estate can make a big difference, helping to provide vital care for patients and their family and friends.**

**“She’s been supporting me at home for years. When I’ve been really down, she’s always there for me.”**

Maria, Community Patient, pictured with Nicky, St Gemma's Community Nurse Specialist





# Writing your Will

Leaving a Gift in your Will to St Gemma's Hospice couldn't be simpler. If you haven't yet made a Will it can be done when you see a solicitor. If you already have a Will your solicitor can simply make an addition to it. If you don't already have a solicitor the Law Society website has information about local solicitors. You can contact the Law Society on 020 7242 1222 or visit [lawsociety.org.uk](https://www.lawsociety.org.uk)

## 1. If you choose to leave a gift to St Gemma's Hospice please use the following wording:



### To leave a share of your estate (Residuary gift)

I give the residue of my estate / One X share of the residue of my estate / X% of my estate



### To leave a cash gift (Pecuniary gift)

I give the sum of £x (specify words and figures)



### For a Specific gift (A gift of a particular item in your Will e.g. a painting, antique, jewellery, etc.)

I give all my personal effects / (include specific item(s) e.g. rings, necklaces)

## 2. And then add the following text

to St Gemma's Hospice, Registered Charity Number: 1015941, 329 Harrogate Road, Moortown, Leeds, LS17 6QD for its general charitable purposes and I direct that the receipt of the Legacy Manager, or other responsible officer for the time being of the Hospice, shall be good and sufficient discharge to my Executor(s)

## Making a change to your existing Will

If you are simply adding a Gift in favour of St Gemma's Hospice to an existing Will this can be done using a 'Codicil' (see enclosed form). A 'Codicil' need not change the terms of your current Will, it can simply add a new instruction.

If you wish to make any other changes at the same time, it may be best to have your Will re-written to include all your changes in a new document.



# Inheritance Tax

Inheritance Tax is a tax on the estate (the property, money and possessions) of someone who has died.

Current legislation states that your beneficiaries will not have to pay any Inheritance Tax if the estate you leave is less than £325,000. If the estate is valued at over £325,000, anything over this amount is liable to Inheritance Tax of 40%.

Each individual can claim an additional allowance of £100,000 (this will increase each tax year to £175,000 in 2020/2021) to offset the sale of a family home on death, on top of their existing £325,000 inheritance tax exemption.

One of the ways you can limit the amount of Inheritance Tax your beneficiaries may have to pay is by leaving a gift in your Will to St Gemma's Hospice. This is completely free of Inheritance Tax. The estate can pay Inheritance Tax at a reduced rate of 36% on some assets if you leave 10% or more of the 'net value' to charity in your Will.

The rules regarding inheritance tax aren't always straight forward, and can change, so we recommend getting the advice of a solicitor or accountant who specialises in estate planning, especially if your estate is likely to be high in value.



"When Grandma was in St Gemma's it was a bit upsetting to see her there but I felt comfort that all the lovely people were taking good care of her."

Evie, accessed St Gemma's Young People's Service



## Why should I make a Will?

Putting your affairs in order now can make life much easier for your loved ones later. Having a Will is the only way you can ensure that your family and friends, and any charities you care about, are provided for in the way you wish.

# Leaving a Gift in your Will to St Gemma's Hospice FAQs

## What is the St Gemma's Make a Will Month?

In October every year we work with local solicitors to give you the opportunity to have your Will written in exchange for a donation to the Hospice.

Participating solicitors generously agree to donate their time in return for your donation to the Hospice. Further details are available from August.

## I don't have much to leave.

### Will my Gift still make a difference?

Yes, gifts of all sizes make such a difference to the Hospice. A Gift of £450 would cover the cost of care for a patient in the Hospice for a day, covering everything from expert care, to meals and medicines. We are incredibly grateful for any amount received. They all add up and allow us to care for patients and families each year.

## Do I need a solicitor?

We recommend that you use a reputable solicitor or legal professional to ensure that your Will is watertight. To find a local Will and Probate Solicitor in England and Wales contact the Law Society on 020 7242 1222 or visit [lawsociety.org.uk](http://lawsociety.org.uk)

You can take along our information pack, which includes suggested wording, when you meet them. Remember you can have your Will written in exchange for a donation to the Hospice each October as part of St Gemma's Hospice Make a Will Month.

## I want to find out more before I make a decision. What's the best way to do this?

We are always here if you would like to discuss anything further. Please contact us on 0113 218 5555 or email [legacies@st-gemma.co.uk](mailto:legacies@st-gemma.co.uk).

You may wish to come into the Hospice, look around and meet staff in person. This is welcomed too.

## What will happen if I don't write a Will?

If you don't write a Will then your estate will have to be distributed under the rules of intestacy, which means your estate may not be distributed as you wished.

## How can I make a change to my existing Will?

If you are simply adding a Gift in favour of St Gemma's Hospice to an existing Will this can be done using a 'Codicil'. You can use the form enclosed in the pack. A 'Codicil' need not change the terms of your current Will, it can simply add a new instruction.

If you wish to make any other changes at the same time, it may be best to have your Will re-written to include all your changes in a new document.

## How will my Gift be spent?

We will spend the money you have donated where it will have the most impact. We will ensure that it is spent responsibly to help care for more patients and families when they need hospice care most.

## Glossary of Terms

### Beneficiary

A person who benefits from a Gift in your Will.

### Bequest/Legacy

A Gift in your Will.

### Codicil

A 'supplement' making a change or addition to your existing Will.

### Estate

Total sum of all your possessions, property and money.

### Executor/ Executrix

A person you ask to make sure the wishes expressed in your Will are carried out. Executors can also be beneficiaries.

### Inheritance Tax

The tax levied on your estate if it is more than an amount specified by HM Revenue and Customs. A gift to charity is exempt from inheritance tax.

### Intestacy

If you die without a Will your estate is distributed under the intestacy rules. There is a strict order of who would inherit your estate. Visit [www.gov.uk/inherit-someone-dies-without-will](http://www.gov.uk/inherit-someone-dies-without-will) for more details.

### Pecuniary Legacy

A Gift of a specified sum of money.

### Residuary Legacy

A Gift of what is left of your estate (or part of) after all debts, taxes, costs and other bequests. It can be a percentage, fraction or part of an estate.

### Reversionary Legacy

A Gift of a Will that reverts to another beneficiary (such as a wife, husband or child) when the original beneficiary dies.

### Specific Legacy

A Gift of a particular item in your Will e.g. a painting, antique, jewellery, etc.

### Witness

A person present at the signing/authorising of your Will. A witness **cannot** be a beneficiary.



Always  
Remembered

## Our Promise to you

If you choose to leave a Gift in your Will to St Gemma's Hospice, thank you. In return we promise the following:

### We Promise



We will spend the money you have donated where it will have the most impact. We will ensure that it is spent responsibly to help us care for more patients and families when they need hospice care most.

### We Promise



We understand how important your friends and family are and that these people will always be considered when you are thinking about leaving a Gift.

### We Promise



We will keep you up to date about other ways you can support the Hospice.

### We Promise



We will answer any questions you have honestly and quickly.

### We Promise



You do not have to tell us that you are leaving us a legacy. However if you would like to discuss your decision in more detail we will always be here to talk things through.

Thanks to your support we can continue to be here for patients today, tomorrow and for many years to come.

