



A GUIDE TO GIFTS IN WILLS

How leaving a gift in your Will to Overgate Hospice can help those suffering from life-limiting illnesses for generations to come.



BECAUSE
YOU CARE,
WE CAN

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Overgate Hospice provides the highest standard of specialist palliative and end-of-life care for adults in Calderdale who have active, progressive and life-limiting conditions; and furthermore provides support for their friends and family.

As a charity we look to our local community for support and without it we simply would not be here.

Every single time we can soothe someone's pain, share their joys and triumphs, ease their breathlessness and sickness, listen to their fears, and help them enjoy laughter; it is because you care enough to help. We may not be able to add days to the life of our patients, but with your support we can add life to the days they have left.

By leaving us a gift in your Will, you will be able to help us continue to care for our patients and their loved ones for years to come.

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£50

would help our volunteers maintain our beautiful grounds for our patients to enjoy



DID YOU KNOW?

1 in 5 of our patients is cared for because of a legacy

£1,980

would pay for a patient to attend Day Hospice for twelve weeks

£9,700

Would cover our entire running costs for 24 hours

'As a newcomer to this wonderful place I feel very lucky. It's nice to chat to other patients, the complementary services are wonderful and I find the activities very rewarding. I can honestly say I would be lost without my one day a week.'
Day Hospice Patient

'My husband is in Overgate and I am in awe of the love and care they have for patients and families. We have fallen in love with the Hospice and all the staff.'



£460

would cover the cost of care for one patient on our Inpatient Unit for a day

IMPORTANT STEPS IN MAKING YOUR WILL

- 1 Decide who will be named in your Will as your executors as they will be responsible for making sure your wishes are fulfilled.
- 2 Calculate the value of your assets, making sure you include property, investments and any debts.
- 3 Choose the family, friends and charities you would like to remember in your Will. Some people leave a specific amount of money to charity; others prefer to leave a percentage of their estate (having first looked after their loved ones).
- 4 Visit a solicitor to have your Will drawn up. Overgate Hospice holds a Make a Will Fortnight each October. Please see pg 9 for more information.
- 5 Your solicitor will look after your Will for you, but you may wish to keep your own copy for your records. Put it in a safe place and tell someone close to you where it is stored.
- 6 We would love to hear that you have chosen to leave a gift in your Will but there is no need to tell us and we will not ask you. If at any point you would like to change your mind about a gift in your Will, you have every right to do so and will not need to contact us.



WHAT HAPPENS IF I DON'T MAKE A WILL?

Everyone should make a Will; in particular, anyone with dependent relatives, anyone who owns a property, or has any type of asset.

Making a Will with a solicitor is the best way of making sure that the people and things you care about are looked after and your wishes are carried out.

If you don't make a Will part, or all, of your estate could end up going to people who you never intended to benefit. Not only will the law decide who inherits your property, but you are likely to leave your loved ones with an administrative burden at a very difficult time. Without a Will your loved ones may also have to pay more inheritance tax than necessary.

CONSIDERATIONS TO MAKE WHEN LEAVING A GIFT TO OVERGATE HOSPICE IN YOUR WILL

When deciding to leave a gift to Overgate Hospice, there are many things to think about. Naturally, you will want to make sure you take care of your loved ones first; making sure that any gift you may choose to leave to us does not impact on your ability to provide for them.

Leaving a gift to Overgate can be as simple as adding to your existing Will (known as a codicil), although we do recommend using a solicitor when making or updating your Will. Leaving a gift to the Hospice could reduce your inheritance tax bill, because gifts to charities are removed before the value of your estate is calculated for tax.

You could even avoid inheritance tax completely by pledging to give everything over and above the inheritance tax threshold. When you write your Will, your solicitor can advise you further on this.

Any type of gift to Overgate will have a huge impact, but many supporters decide to leave a share of their estate (or residuary gift) because it keeps pace with inflation and also means that they can make sure that their loved ones are well looked after before making their gift to Overgate.

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LEGAL TERMS EXPLAINED

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ADMINISTRATOR

If you die without a Will or without appointing an executor, an administrator will be appointed to handle your estate.

BENEFICIARY

A person or organisation who receives something in your Will.

BEQUEST

A gift in your Will.

CHATTELS

Personal property including furniture, furnishings, moveable goods and, under English law, your animals.

CODICIT

A separate legally binding document for making a simple change or addition to your existing Will.

CONDITIONAL BEQUEST

A gift that will only take effect if a certain event occurs.

ESTATE

The total value of all your assets at the time of your death.

EXECUTOR

Someone you appoint to carry out the terms of your Will.

GRANT OF PROBATE

A court document confirming the authority of an executor and the Will to administer the estate.

INTESTACY

When someone dies without having made a Will, or where their Will fails to dispose of all their estate

INHERITANCE TAX (IHT)

This is tax payable on the proportion of the estate that is over the current threshold.

LEGACY

A gift in your Will.

LETTERS OF ADMINISTRATION

A court document to verify the person(s) who are administering the estate (when no Will has been made).

LIFE INTEREST

Where a beneficiary is given an asset (e.g. the house) during their lifetime. After their death the asset passes to a second beneficiary (such as a charity).

PECUNIARY LEGACY

The gift of a specified sum of money.

PROBATE

The legal process that proves the Will is genuine and enables executors to deal with the estate.

RESIDUARY LEGACY

Where the residue of your estate (see below) is set aside for, or to be divided between, named beneficiaries.

RESIDUE

The remainder of your estate after payment of debts, funeral expenses, and costs of the administration of the estate, and all specific and other gifts in the Will have been paid.

SPECIFIC LEGACY

The gift of a specific item (e.g. a painting, car, property etc.).

TESTATOR/TESTATRIX

The person making a Will.

TRUSTEE

An individual appointed to look after any part of your estate for the benefit of others.

WILL

A legally binding document giving instructions about what to do with a person's estate when they die.



MAKE A WILL FORTNIGHT

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Our Make a Will Fortnight takes place each October and it is the perfect opportunity to have your Will drawn up or amended whilst supporting Overgate at the same time. Taking part is simple:

- 1 Book an appointment with our solicitors during Make a Will Fortnight. Numbers are limited, so please book early to avoid disappointment.
- 2 Write your will. There is no obligation to leave a legacy to the Hospice, but if you do we would be very grateful as any gift, large or small, makes a difference to us.
- 3 Make payment and your chosen solicitor will donate half of the fee back to the Hospice.

If you would like to learn more about this years' campaign please get in touch.

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‘There’s a peace inside me that’s incredible,
and I never thought that there was a place like this.
The care is mind-blowing, second to none.
From a patient’s point of view it’s magical, absolutely magical.’

Christine

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If you have any questions about leaving a gift in your Will to Overgate Hospice, or our Make a Will Fortnight, please get in touch and ask to speak to our Legacies fundraiser who will be more than happy to help.



T: 01422 387121 | E: fundraising@overgatehospice.nhs.uk | www.overgatehospice.org.uk
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