



HOSPICE AT HOME  
WEST CUMBRIA

*Enhancing life, excelling in care*

# *A Guide to Making and Changing Your Will*

**How to Make a Lasting Difference  
to Your Local Community**



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**“You matter because you are you. You matter until the last moment of your life, and we will do all we can to help you not only die peacefully, but also to live until you die.”**

*The late Dame Cecily Saunders  
Founder of the modern Hospice movement*

Every year we rely on the kindness of our supporters and those who value our work to raise over £1m - without their generosity we would simply be unable to care for people when they need it most. A quarter of this comes from gifts in Wills, helping us to support every patient we care for; deliver every soothing and comforting treatment; and provide every caller with an empathic and friendly response when things can be utterly overwhelming.



What happens to our money and the things that are precious to us after we've gone shouldn't be left to chance, that's why having an up-to-date Will is so important. It ensures loved ones are provided for and your final wishes are respected. And once your family and friends have been included, your Will is also a way to continue to support causes close to your heart.

Including a gift for Hospice at Home West Cumbria in your Will means you can make a lasting difference and help us to continue giving expert and specialist care across our community.

I hope you will choose to do something extraordinary and leave a gift in your Will to Hospice at Home West Cumbria.

Warmest wishes,

*Julie*

**Julie Monk**  
**Chief Executive**

***We care for one in  
four people thanks  
to gifts in Wills***

# Why make a Will?

Having a Will makes it much easier for family and friends to sort out your affairs when you die. Having an up-to-date professionally written Will ensures your wishes are adhered to and gives you peace of mind that your loved ones will be looked after.



A carefully planned Will can also help reduce the amount of inheritance tax your estate may have to pay and mitigate the impact of care home fees.

We always recommend you seek professional advice and speak to an experienced solicitor when drawing up a Will. A badly drafted/home-made Will may cause more problems and result in your beneficiaries not receiving the inheritance you had intended.

## Writing your Will

There are a few points to consider when preparing to write your Will. This handy guide will help you to think about all the things you need to consider.

### Make a list of all your assets

This can be savings, shares, property such as your house or jewellery and antiques, and other items of value. This is known as your 'estate'.

### Make a list of anything you owe

You may have an outstanding mortgage, loans, or bills and these will need to be deducted from your estate.

## Who would you like to benefit?

You may already have thought about how you would like your estate to be divided up and having a list of family, friends, and organisations - such as the charities you would like to support - will help to make things easy and clear when writing your Will.

## Choosing an executor

Executors are the person(s) responsible for administering your estate. Many people choose a solicitor, or a trusted family member or friend, to act as their executor. It is possible for your executor and beneficiaries to be the same person(s).

## Finding a solicitor in your local area

The law society has a list of solicitors in your local area. You can contact them on 0207 242 1222 or by visiting [www.lawsociety.org.uk](http://www.lawsociety.org.uk)

## Keeping your Will safe and up-to-date

Your solicitor will usually retain your original Will for safe-keeping (normally for no charge) and you will be provided with a copy for your records. You may also want to let any members of your family or friends who are acting as executors know where it is located. Any subsequent changes you wish to make to your current Will – known as a ‘codicil’ – can be made easily by your solicitor under your instructions. This is a supplement to your existing Will and must be kept with the original.

*Our home nursing service never stops -  
seven days a week, 365 days a year*

# Types of gifts

There are a number of different types of gifts you can leave in your Will:

## A RESIDUARY GIFT

A residuary gift is a share of your total estate once any taxes, debts and other gifts have been made. As this gift is based on a percentage of your estate you don't need to worry if your financial circumstances change.

## A PECUNIARY GIFT

A pecuniary gift is a fixed amount of money. The value of a pecuniary gift could decrease over time as the cost of living increases. You can choose to link your gift to the Retail Price Index (RPI) so its value is maintained.

## A SPECIFIC GIFT

A specific gift is when you leave a particular item of value – property, jewellery or a painting or antique.

# Care Home Fees

The cost of care is a great concern for many people. A solicitor can advise on how your Will may be able to mitigate the impact of such a large expense.

# Inheritance Tax

**Inheritance tax is a complex area, and we would always recommend that you seek professional advice when making plans about your estate.**

Estates worth more than £325,000 may be liable for the standard inheritance tax rate of 40% on anything above this threshold. Leaving a gift to a charity in your Will can help reduce the tax payable on your estate if you leave everything above the £325,000 threshold to your spouse or civil partner or to a charity.

Different allowances are also available depending upon the type of asset(s) you have and the way in which you leave you estate.

If you choose to leave 10% or more of your taxable estate to charity it could reduce the inheritance tax from 40% to 36%. If you decided to leave your entire estate to charity, there would be no inheritance tax due at all.

**For more information visit [www.gov.uk/inheritance-tax](http://www.gov.uk/inheritance-tax)**

# Karen's Story

Gifts in Wills help Hospice at Home West Cumbria support people with a wide range of services, making a positive impact on their lives. It means we can provide complementary therapies for people like Karen who has Motor Neurone Disease (MND).

Originally from Dumfries, Karen now lives in West Cumbria with her much-loved cat, Tink. She has led an active life as a busy mum and proud grandmother, as well as a mortgage advisor for 27 years. She also trained to become a counsellor whilst in Scotland, providing people with bereavement support and as part of a Rapid Response Care team supporting terminally ill people until they died, including patients who had cancer, heart failure, dementia and MND. Karen was just 55 years old when she received her diagnosis and describes it as 'ironic', given the help she has provided to people with the condition.



Karen is no longer able to communicate verbally and has recently been fitted with a peg feeder as she has difficulty swallowing. *"It frustrates me no end. Not being able to talk freely punishes me. And it is so hard to swallow."*

Karen was referred to Hospice at Home West Cumbria by her MND Co-ordinator and receives reflexology and Reiki from our Senior Complementary Therapist. She really looks forward to her weekly sessions and gets huge benefit from the therapies, describing her feelings afterwards as *"Totally lifting my spirit to a happy place in my head, reaching my soul and wellbeing. As I walk everywhere, the reflexology brings energy back into my feet and body"*.

We know the difference our work makes to Karen, and the generous support we receive from gifts in Wills means we can continue to support her for as long as she needs us.

***Every year we support more than 700 local people through difficult times***

# How a gift in your Will can help Hospice at Home West Cumbria

We have been caring for local families since 1987, providing first class care and support for people going through the most difficult times they are likely to face.

Our clinical teams work incredibly closely with patients and loved ones to provide a holistic approach to care, which is centred around their needs and wishes.

Your generosity will enable us to care for patients in their last months, weeks, days and minutes, supporting them in their time of need, and looking after their loved ones when they've gone.

**When you make a commitment to leaving a gift to Hospice at Home West Cumbria, you can be confident that it will stay local and for the benefit of people in our region.**





# How to remember Hospice at Home West Cumbria in your Will

You can include Hospice at Home West Cumbria in a new Will or by adding a codicil to your existing Will – your solicitor can do this for you.

**1. Decide what type of gift you would like to leave and the specific details of your gift.**

**2. Your solicitor will ask you for our details: Hospice at Home West Cumbria, Registered Charity Number: England and Wales 1086837. Our registered office is 10 Finkle Street, Workington, Cumbria, CA14 2BB.**

We understand that your Will is a personal document, but if you have decided to leave a gift in your Will or intend to include a gift to support our vital work, it would be enormously helpful if you could let us know. We rely on gifts in Wills to enable us to care for one in four people who ask us for help. Knowing that gifts are planned to come in is important and gives us financial confidence for future years. It means we can continue to support hundreds of patients, families and carers every year.

We are extremely grateful for every gift that people choose to leave Hospice at Home West Cumbria. So, however you wish to support our work, you can be certain that the impact of your generosity will provide care and comfort to patients as they reach the end of their lives and give support to loved ones.

***All our services are provided  
free of charge***

# A gift of any size can make a huge difference

Most people think you have to be wealthy to leave a gift to charity, but every gift we receive supports our valuable work, for example, if 10 people left £100 each, it would provide two nights of specialist palliative home nursing care.

**£150** could help us to provide an afternoon of respite care for three families, giving them a much-needed break.



**£500** could help us to put nursing care in place for a patient being discharged from hospital to spend their final days in the comfort of their own home.



**£10,000** could provide emotional and wellbeing support through our patient and carers groups for a whole year, giving people the opportunity to share experiences and receive support from others in similar situations.



**£108,000** Could help us deliver care across all our services for a whole month throughout West Cumbria.





*“Hospice at Home West Cumbria is a very special organisation and I’m proud to have worked for the charity for more than 25 years. The hundreds of families I’ve been privileged to support over the years have made a lasting impression on me, and I have so many memories of the exceptional people I’ve met.*

*I know that without the support we provide, families struggle to look after their loved one, and our care enables them to spend precious moments together when time is short.”*

*Claire Graham*

**Home Nursing Team**

*“We wanted the local community to benefit from our estate, as well as ensuring we provided for our families. We chose Hospice at Home West Cumbria because it is a charity which is run locally and brings essential services to people across West Cumbria. Anyone can leave a gift in their Will to Hospice at Home West Cumbria, it’s not only for people with large estates or property. We feel a sense of comfort and pride knowing that our legacy will help to support people facing the toughest of times.”*

**Marion & James, Workington**

***We need to raise over £1m each year  
to deliver our essential services***

# Understanding some of the legal terminology

Below are some of the terms you may come across when discussing making your Will.

## Administrator

Someone who is legally appointed to manage your affairs if you die without a Will.

## Beneficiary

A person or charity who receives something from your Will.

## Bequest (legacy)

A gift left in your Will.

## Codicil

A separate document that revokes, changes, adds to an existing Will.

## Estate

The total value of everything you own at the time of your death.

## Executor

The person(s) you appoint in your Will to administer your estate and carry out the instructions in your Will.

## Grant of Probate

A legal document that allows the executors to deal with the estate (where there is a Will).

## Grant of Letters of Administration

A legal document that allows your administrators to deal with your estate (where there is no Will).

## Intestate

The name given to a person who dies without having made a Will.

## Inheritance tax

A tax paid on the estate assets.

## Legacy

This is another word to describe a gift in your Will or a bequest.

## Nil Rate Band (NRB)

Inheritance Tax allowance.

## Residue

What is left of your estate after all gifts, debts, taxes and expenses have been paid.

## Testator/Testatrix

The name given to the person making the Will.

## Witness

A person who acts as a witness when you sign your Will. They cannot be a beneficiary nor related to you or any beneficiaries.

*Local people are at the heart  
of everything we do*

*"I've always been brought up knowing the importance of Hospice at Home West Cumbria. They cared for my late Uncle Richard and as a family, we have never forgotten their overwhelming support when we needed it most.*

*My Uncle, Richard Jeffery, was born in 1965 into a loving family and was an active young man, enjoying the Sea Cadets with his two brothers. He was an accomplished band member and gained many awards including a Duke of Edinburgh Gold Award.*



**L-R: Richard and his brother Michael**

*At just 21 Richard was diagnosed with a brain tumour. He underwent surgery and months of intensive radiotherapy and chemotherapy, supported through this very difficult time by those who loved him. He was able to return to work, continue with his passion of being outdoors by completing a half-marathon and playing rugby for a local team. He even had a holiday to Barbados. Looking back, we are truly grateful for those few extra precious years, where he was able to live life to the full.*

*Unfortunately, four years after his diagnosis, we were told his cancer was no longer treatable and palliative care was the only option. Richard returned to his parents' home where he was supported by family and friends and, in the last weeks of his life, Richard was visited by a nurse from Hospice at Home West Cumbria who made him comfortable, helped to manage his symptoms and provide emotional support to the whole family. The nurse who cared for my Uncle was so passionate about her work and it really highlighted to us the importance of palliative care in the community and giving people choice at their end of life care. Richard died peacefully at home surrounded by his family on 19th May 1991.*

*The care and support provided by Hospice at Home West Cumbria over 30 years ago has left such a lasting impression that every generation since has been told of the amazing work of Hospice at Home West Cumbria. Our family has continued supporting Hospice at Home West Cumbria, participating in fundraising activities, most recently the 'Step Forward for Hospice' activity, and telling people about the care they gave Uncle Richard and the services they provide. We will always be grateful for the kindness and compassion shown to our family."*

*Annabelle Bigrigg*



**Back L-R: Annabelle Bigrigg, Becki Johnston  
Front L-R: Catherine Porter, Roman Johnston, Tracey Porter**



*Thank you from everyone at  
Hospice at Home West Cumbria*



If you have any questions about Wills or want to know how a gift in your Will can help Hospice at Home West Cumbria plan for the future, please contact our legacy team on **01900 873173** or email **info@hhwc.org.uk**



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WEST CUMBRIA

*Enhancing life, excelling in care*



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Cumbria  
CA14 2BB

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[www.hospiceathomewestcumbria.org.uk](http://www.hospiceathomewestcumbria.org.uk)



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