

Gifts in Wills



A guide to leaving
a gift in your will



**Ashgate
Hospicecare**
Every Person Matters

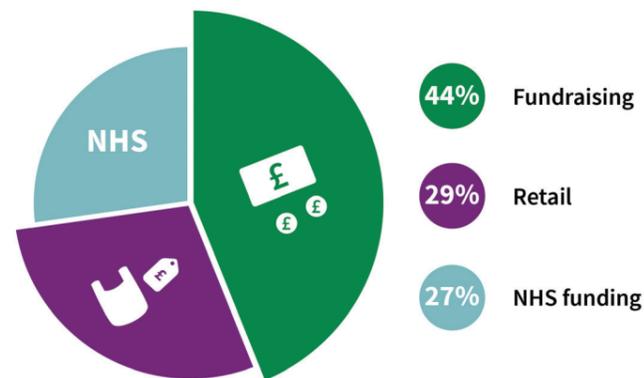
Gifts in wills help us to care for 1 in 5 of our patients...

“I’d like to start by saying a huge thank you to you. It is only thanks to the generosity and kindness of people like you that we are able to continue providing our care. Each year at Ashgate Hospicecare, we see demand for our specialist services increase and so we need to raise more money to meet this demand every year.

We have to raise over 72% of the funds needed to continue delivering our compassionate and dignified care to patients and their families across North Derbyshire. Gifts in wills are incredibly important for the hospice because every year these precious gifts help us to care for 1 in 5 of our patients.

I’m so proud of every single person who works at Ashgate Hospicecare for the incredible care that they provide to the most vulnerable people in our community on a daily basis. But I know that supporting each one of them is somebody like you, who has decided to leave the most precious gift. No matter how large or small, your legacy will make a difference and will never be forgotten. Your gift will help Ashgate Hospicecare to be here for the future, for everyone who needs us.

On behalf of everyone at Ashgate Hospicecare and all the patients whom we are able to make comfortable in the last months, weeks and days of their life, I’d like to say once again, thank you.” – Barbara-Anne Walker, Chief Executive of Ashgate Hospicecare



Barbara-Anne,
Chief Executive of
Ashgate Hospicecare

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How will my gift help?



All Ashgate Hospicecare services are provided free of charge to those living with a life-limiting illness and their families in North Derbyshire. We receive less than 28% of our funding from the NHS and the rest must be raised through our fundraising and retail teams. That’s why gifts like yours are so important.

My wife, Kate, has been receiving support from Ashgate Hospicecare for quite some time now, since receiving the dreadful news that Kate had brain cancer in 2016.

For months, Kate enjoyed weekly trips to the Day Hospice where she was able to meet new people, see the doctors and nurses and continue with the hobbies she loved, such as photography. We also saw a Hospice Support Worker, Lesley, at home on a regular basis. Kate always loved Lesley’s visits and they gave me some time to rest and look after myself.

In February 2020, Kate had to have an operation to remove a brain tumour and is now struggling to recover from it. Kate is not strong enough to receive chemotherapy treatment and therefore there is nothing more that her doctor can do for her. All I can do is continue to be there for Kate as we face the inevitability that she will become more poorly in the coming weeks.

Kate is mostly stuck in bed and is now finding it very difficult to stand and walk. This is especially upsetting for her because she has always valued her independence and is now unable to move from her bedroom downstairs. Kate now relies much more on the care and support of others.

Ashgate Hospicecare is certainly helping us through the most difficult time in our lives. Although the coronavirus pandemic this year has made many things worse, we are trying to stay positive. Lesley and Kate’s Specialist Nurse from the hospice, Chris, phone us up on a regular basis to make sure that Kate has everything she needs and is as comfortable as possible. For a while, they were not able to visit due to the virus, but we really appreciated their calls and the continued support they provided throughout that time. Now, fortunately, we are able to see Chris and Lesley again. Kate really appreciates the time Lesley spends with her every two weeks and her visits also give me some much-needed respite time.

I’d like to say thank you to all the staff at Ashgate Hospicecare for their loving and caring work in helping us during this difficult time. I know that every gift left to the hospice helps the staff to continue their fantastic work. I can’t imagine where we would be if we didn’t have the hospice.



Kate has been receiving vital support at home from Hospice Support Worker Lesley

Your legacy will help us to be here for the future...

Thanks to the dedication and fundraising efforts of a small group of volunteers led by Dr Dick Atkinson over 30 years ago, North Derbyshire's first hospice, Ashgate Hospicecare, was opened to the public.

A lot has changed since 1988. Our 14-bed Inpatient Unit grew to 21 beds to support the most poorly patients who need round-the-clock care. Our Day Hospice opened in 2005 and now provides weekly support to hundreds of local people each year. Our community teams, made up of Specialist Nurses, Hospice Support Workers, Physiotherapists and Occupational Therapists, have grown over the years and now ensure that over 1,500 patients each year can be supported at home where they can spend precious time with their families.

In 2015, we received an unbelievably generous legacy from a local man named Harry Fisher. This came after a survey was conducted on the oldest part of the hospice in 2014 which concluded that, without intervention, the building would become uninhabitable. Thanks to Harry's generous gift, the necessary renovation works were able to take place to turn the old building into a beautiful new space. It has dedicated counselling and art therapy rooms as well as a new relaxing café serving hot meals to families, visitors and staff. The 'Harry Fisher Building' has a separate entrance meaning that families returning for bereavement support no longer have to enter the hospice through the same doors as they did when visiting their loved ones on the ward.

Every legacy, no matter how large or small, will help our amazing staff to continue to deliver specialist care to people living with a life-limiting illness and their families. Your legacy will help Ashgate Hospicecare to be here for the future, for everyone who needs us.

"I've decided to leave the contents of my house and whatever is left in my bank account to Ashgate Hospicecare. The staff did a wonderful job caring for my wife in the Day Hospice where she went for eight weeks. This is my way of giving something back to them so they can continue to care for more people."

David Browning from Alfreton



The Harry Fisher building after renovations in 2017

Harry Fisher left a generous legacy to Ashgate Hospicecare in 2015



The Harry Fisher Building
In honour of the legacy generously bequest to
Ashgate Hospicecare



Alex, a volunteer counsellor in one of the purpose-built counselling rooms

Why make a will?

Making a will is a very personal thing to do. It's something that most people recognise is important to have, but often ends up at the bottom of the to-do list! Nonetheless, having a will ensures that when you die, your possessions will go to the people you choose, meaning less stress and confusion for those left behind.

And it doesn't have to be difficult. We can provide you with a list of local solicitors who can talk you through the will-making process and help you prepare for your appointment in the best way possible. On the next pages of this booklet, you will also find some sections to fill in to get you thinking about your will. We hope that this too will help to make the process as easy as possible for you.

Here are some of the benefits of having an up-to-date will.

- You can decide where you want your money, property and possessions to go.
- You can make decisions about who will look after your children if they are under the age of 18.
- If you are unmarried and would like any of your possessions to go to your partner, they will need to be written into your will to reflect your wishes.
- If you have divorced or separated since you last made a will, you may want to update your will to reflect your current circumstances.
- You can decide what will happen to family pets.
- You can detail any specific funeral plans to make it easier for your family to plan your funeral after your death.
- You can make decisions about your business and authorise payments to be made, for example, to your staff, if you wish to keep the business going after your death.
- You can reduce the amount of Inheritance Tax deducted from your estate.
- Making a simple will with a solicitor costs around £150. If you choose to make your will with a local solicitor supporting Ashgate Hospicecare during a 'Make a Will Month', you will be asked instead of paying the solicitor to consider making a donation to the hospice. This will ensure we can continue to help local people receive vital hospice care when they need it. Get in touch by phoning us on 01246 567250 or emailing mywill@ashgatehospicecare.org.uk to find out more about upcoming Make a Will Months.

"Maureen was a lifelong supporter of the hospice. She was a very private lady who had a passion for animal and human wellbeing and welfare. This was reflected in the generous gifts she left to nine charities in her will, mostly animal related, but also to Ashgate Hospicecare and Dignity in Dying, as two causes she felt very passionate about."

Jonathan Hardwick, close friend of Maureen

The gift that Maureen left to Ashgate Hospicecare in her will is helping us to deliver compassionate care to patients and their families when it matters most. Please consider leaving a gift to Ashgate Hospicecare in your will to ensure that your legacy lives on.



Preparing for the appointment with your solicitor

You may wish to fill out your details on the following pages to prepare for your appointment with your solicitor. This will ensure you have all the correct information to hand when making your will.

Your details

Name: D.O.B:

Address:

Postcode:

Marital status:

Have you been married/in a civil partnership before? Yes No

Are there any children from previous relationships? Yes No

Please enter all your children's details below

Name: D.O.B:

Address:

Postcode:

Name: D.O.B:

Address:

Postcode:

Name: D.O.B:

Address:

Postcode:

Calculating what you have to leave

Use this space below to list your property and possessions at their current value. If you are unsure about anything, your solicitor will be able to help you.

		£	Notes
Property (or share of property)	Main home	£
	Second home	£	
	Holiday home	£	
	Investment property	£	
Savings	Bank accounts	£	
	Building Society accounts	£	
	ISA	£	
	National Savings	£	
	Other	£	
Investments	Stocks and shares	£	
	Personal Equity Plans (PEPs)	£	
	Unit or Investment Trusts	£	
	Others	£	
Insurance	Life assurance	£	
	Endowments	£	
	Pension death benefits	£	
	Any lump sum death benefits	£	
	Other	£	
Personal possessions	Household contents	£	
	Jewellery, antiques or other valuable possessions	£	
	Vehicles	£	
	Other	£	
Any other income from trusts etc.	(List here)		
TOTAL ASSETS		£	

Financial commitments

Use the space below to list any financial commitments. Subtract these from your assets to find out the approximate value of your estate.

		£	Notes
Mortgage		£
Bank loans		£	
Overdraft		£	
Hire purchase		£	
Credit cards		£	
Other		£	
		£	
		£	
		£	
TOTAL LIABILITIES		£	

Who would you like to remember?

Use this space to think about those who are dear to you and what you would like to leave them. This could be a pecuniary bequest, which is a gift of money, or a specific bequest of a special item, such as jewellery or anything else of sentimental value.

Pecuniary Specific bequest

Who you would like to leave it to and contact details:

.....

What you want to leave

.....

Where can it be found?

.....

Pecuniary Specific bequest

Who you would like to leave it to and contact details:

.....

What you want to leave

.....

Where can it be found?

.....

Pecuniary Specific bequest

Who you would like to leave it to and contact details:

.....

What you want to leave

.....

Where can it be found?

.....

In 2012, at the age of 23 and pregnant with her first child, Fran was told she had a rare tumour the size of a house brick. Two years later, after safely having her baby, Xander, Fran was referred to the hospice for pain management.

“It took a while for them to get me to come into the hospice because I always thought people came here and they didn’t go back home. But I’m glad I gave it a try because I’ve benefitted a lot from it.”

For over four years, Fran had support from doctors, nurses, physiotherapists and occupational therapists both at the hospice and at home.

Fran’s husband Andy said, “We have a very close relationship with the staff at the hospice and they are constantly reviewing Fran’s pain levels. They understand our family and how we function and they tailor what they need to do to help us the best they can.

On our fifth wedding anniversary, Ashgate organised a picnic in their gardens. Even though Fran could only get out of bed for 20 or 30 minutes, we still have that memory of the three of us, Fran, Xander and me, left alone with a picnic. We had fun and games with Xander. It’s that personal level that just takes it beyond the care you’d possibly get in a hospital.”

At home, Fran was seen by a Specialist Nurse, Annette, as well as doctors from the hospice.

“Ashgate have always helped me get home and helped me to get the equipment I need. They got me a stairlift fitted when I could still walk about. Since then I’ve had to change my house completely round and now I’ve got a bed downstairs. Anything I need, they sort it. I can just ask for it and it turns up! It’s really good.

It’s great to get home because I get to be with Xander. It’s only a single bed down here but he likes to come and sit with me and snuggle onto it. It’s really nice because I don’t get a lot of mummy-son time.

I know I’ve got my husband, but I need the extra intervention of the staff. I don’t think I’d be here without them because my pain would have been too much and I wouldn’t have been able to support myself.”

Fran sadly died on 25th September 2018. However, thanks to the generosity of people like you who support the hospice, Fran was able to die in peace at the hospice surrounded by those she loved.

Your gift will make a huge difference to families like Fran’s.



How to leave a gift in your will

Leaving a gift in your will to Ashgate Hospicecare is a big decision, but it will go a long way towards helping us to continue to deliver our specialist care to those who need it. Once you have taken care of your loved ones, a gift left to the hospice will help ensure that patients with a life-limiting illness and their families get the care they need, when they need it.

If you would like to leave a gift to Ashgate Hospicecare, you will need to tell your solicitor our registered address which is: Ashgate Hospicecare, Ashgate Road, Old Brampton, Chesterfield, Derbyshire, S42 7JD. Our registered charity number is 700636.

You may wish to leave a specific item, a pecuniary gift, which is a sum of money, or a residual gift, which is a percentage of what is left of your estate after all other gifts and costs have been included.

For example, if your estate after all other costs have been taken care of totals £100,000 and you chose to leave 1% to Ashgate Hospicecare, we would receive £1,000 at no cost to you in your lifetime. That is why gifts in wills are so important to us and one of the easiest ways you can secure the future of your local hospice.

Thank you for considering leaving the everlasting gift of hospice care.

What are pecuniary and residuary legacy gifts?

Pecuniary legacy – This is when you leave a specific sum, such as £1,000, to a beneficiary.

Residuary legacy “residue” – This is what is left once you have identified all those who are to receive specific sums. You can then either give the entire residue to one person or good cause or divide it up between a number of people or your favourite charities.

Residuary legacy “entire estate” – You may prefer to simply make your entire estate a residuary legacy, dividing the whole thing up in proportion, rather than just the remainder.

How do I word it in my will?

Pecuniary legacy

“I give free of inheritance tax the sum of £ to Ashgate Hospicecare of Ashgate Road, Old Brampton, Chesterfield, S42 7JD, registered charity number 700636 for its general charitable purposes and I declare that the receipt of the treasurer or other proper officer for the time being shall be a sufficient discharge to my executors.”

Residuary legacy (entire or part)

“I give free of inheritance tax% to Ashgate Hospicecare of Ashgate Road, Old Brampton, Chesterfield, S42 7JD, registered charity number 700636 for its general charitable purposes and I declare that the receipt of the treasurer or other proper officer for the time being shall be a sufficient discharge to my executors.”

A guide to Inheritance Tax

Leaving a gift to Ashgate Hospicecare will not only help our patients and their families to access the care they need, but your money will go further because your gift will be tax-free.

Inheritance Tax is a 40% tax applied to the estate (the property, money and possessions) of someone who has died. Inheritance Tax is only charged on the part of your estate that is above the first £325,000. A reduced Inheritance Tax rate of 36% may be applied to some assets if you leave 10% or more of the net value of your estate to a charity in your will.

There's normally no Inheritance Tax to pay if the value of your estate is below the £325,000 threshold OR you leave everything above the £325,000 threshold to your spouse, civil partner, a charity or a community amateur sports club.

You may wish to gift money or property to your relatives or friends before you die, but there are certain rules relating to this, meaning it can be subject to Inheritance Tax.

For more information, please visit www.gov.uk/inheritance-tax or call HM Revenue & Customs on 0300 123 1072. We always recommend that you speak to a solicitor about making or amending your will.



“Getting married in a hospice is not something any bride ever imagines they’ll need to do. At just 39 years old, Gavin was told he had only weeks to live after his extremely rare form of bladder cancer had spread to his stomach. We were crushed.

Only eight months before, we had celebrated the birth of our first child, Fletcher, and we were beginning to plan our wedding. Then, in a heartbeat, our lives turned upside down and our dreams of a wonderful future together shattered completely. We were in shock, so afraid of what was to come and we felt very alone. But thankfully, Ashgate Hospicecare was there for us.

Within weeks, Gavin’s condition deteriorated, and he was taken on to the ward at Ashgate Hospicecare for round-the-clock specialist care. We knew that his time was coming to an end, but the hospice still managed to get Gavin home for a short while because he so desperately wanted to spend precious time with Fletcher.

It was devastating to realise that Gavin and I would no longer have the future we planned, but I honestly don’t know how we would have coped through our darkest times without Ashgate Hospicecare.

Despite the inevitable sadness of the weeks to follow, thanks to Ashgate Hospicecare, Gavin and I were able to celebrate our love for each other in the hospice’s beautiful Garden Room, with our closest family and friends, and create special memories amidst the heartache. That’s something I will cherish forever.”

Gavin sadly died in April 2019. It is only with thanks to the generous support of people like you, that he and his family were able to receive the care and support they needed through their darkest times.

Your gift will ensure that we can be here for the future, for more families like Gavin’s.

Frequently Asked Questions

1. What is a will?

A will is a legal document that expresses your wishes of where you would like your money, property and possessions to go when you die. Having a will in place can help to ensure that you are taking care of your loved ones’ needs and your wishes are followed.

2. How old do I need to be to make a will?

Anybody over the age of 18 can make a will. The government recommend that you review your will every five years or sooner if your circumstances have changed. This may include moving house, having children, or getting married, divorced or separated.

3. What is included in a will?

When you make a will, you can state who you would like to benefit from your will and who you’d like to be legally responsible for carrying out your will when you die (known as the executor). You will also have the opportunity to leave a gift to charity if you wish.

4. Who do I appoint as my executors?

Executors are the people you choose to carry out your wishes made in your will after your death. When making your will, your solicitor will ask you who you wish to appoint as executors of your will.

Anyone aged 18 or above can be an executor of your will and they can be a beneficiary. You may choose to appoint your partner, children, or a close friend. It will be helpful if they are good at paperwork and managing legal issues. Be mindful, though, that they will be dealing with a bereavement as well as carrying out the wishes of your will. Make sure you ask them first if they are happy to be your executor because if they say no, you will need to amend your will or make a new will.

You can also appoint a professional, such as a solicitor, bank or accountant, to be an executor of your will instead of or as well as a family member. This is recommended if you have a particularly complex estate because it can be helpful to have someone with

specialist knowledge involved. Professionals can charge for this service, a fee which is often deducted from your estate after you die or written into your will as a percentage.

You may choose up to four executors, but they must act jointly so it’s often more practical to appoint fewer than four. It’s a good idea to choose two executors in case one of them dies before you do.

If you don’t have anybody to appoint as your executor, there’s a government official called the Public Trustee who will be your executor. You can find out more about Public Trustees at www.gov.uk/public-trustee-executor-will.

5. Do I need to leave a gift to Ashgate Hospicecare?

You don’t need to leave a gift in your will to Ashgate Hospicecare or any other charity, but your solicitor may ask you whether you wish to leave a gift to charity when you are making your will.

If you do choose to leave a gift in your will to Ashgate Hospicecare, it will help to ensure that people across North Derbyshire with a life-limiting illness, and their families, can receive specialist care when it matters the most. In fact, 1 in 5 Ashgate Hospicecare patients are cared for thanks to gifts in wills. Every gift, no matter how big or small, will make a difference.

6. Can Ashgate Hospicecare provide me with legal advice?

Ashgate Hospicecare cannot provide you with any legal advice relating to your will. However, we do have information available so that you will know what to expect when making your will and we can recommend local solicitors. If you would like to ask us any questions, please contact our Fundraising Team on 01246 567250 or email mywill@ashgatehospicecare.org.uk.

7. How much does it cost to make a will?

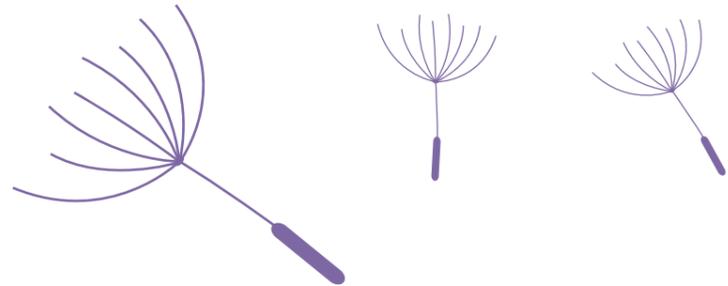
If you choose to make your will with a solicitor, a simple will may cost you around £150. If you have more complex needs, such as if you have been divorced and have children, it can cost up to £300. If you require a more specialist will, for example if you have trusts or overseas properties, or you want tax planning advice, you may pay up to £600. Creating a 'mirror will' can save you money if you and your partner wish to make essentially the same (mirror) wills.

8. Do I need to make my will with a solicitor?

Going to a solicitor to write your will is the most expensive option. However, they will ensure that your will is correct and legal, giving you the greatest peace of mind, especially if your affairs are complex.

Some people with simple will-writing needs choose to write their will themselves or they may use a DIY will-writing template. This can save on initial costs, but in the event that some details are not correct, or the will has not been made in a legally binding way, it could be contested later. This puts greater stress on your friends and family.

If you have simple will-writing needs, you may choose to make your will online. Ashgate Hospicecare have partnered with trusted will-writing company, Bequeathed, to help you write your will online completely free of charge. Making a will online means you don't have to see a solicitor face-to-face and an expert from Bequeathed will check your will for any obvious errors before it is finalised. Unlike meeting with a solicitor, when you make your will online you will be responsible for printing your will, getting it signed by two witnesses, and storing it safely. You will also be responsible for ensuring that all the details within the will are correct. If your needs are beyond that of an online will, Bequeathed will direct you towards a solicitor to complete your will for a fee. For more information go to www.ashgatehospicecare.org.uk/gifts-in-wills, email mywill@ashgatehospicecare.org.uk or call us on 01246 567250 to ask about online wills.



9. Do I need to tell Ashgate Hospicecare that I am leaving a gift to them?

You do not need to tell anybody the wishes of your will. However, if you wish to let us know that you have left a gift to Ashgate Hospicecare, it will give us the opportunity to thank you personally for choosing to leave a gift.

Once you have made your will, you will need to leave it with your solicitor, bank, in a safe place at home or with the Probate Service. You must let your executors know where your will is kept. (You do not need to share your will with Ashgate Hospicecare or anyone else other than your executors.)

10. Can I change my will once I've made it?

It is not advisable to make changes to your will yourself as this may invalidate it. If you wish to update your will, contact your solicitor. You can either make a new will or in some cases alterations can be made with a document called a codicil, which can be prepared by a solicitor. Some solicitors offer a free will review and can advise you the best way to update your will.

For more information on making a will, go to www.gov.uk/make-will. To find out how leaving a gift in your will can make a difference to local people who need hospice care, go to www.ashgatehospicecare.org.uk.

Glossary

We appreciate that it's sometimes difficult to determine the wording used in wills, so we've put together this handy jargon buster to make things clearer.

Beneficiary – A person who benefits from a gift in your will.

Bequest/Legacy – A gift in your will.

Codicil – A document that changes or adds to your will.

Estate – This refers to all your possessions, including property and money, that will be left after you die and once any debts have been paid.

Executors – These are the people you choose to carry out your wishes made in your will after your death.

Inheritance Tax – This is a tax payable on the proportion of your estate that is over the current threshold. Gifts to charity are exempt from Inheritance Tax and reduce the taxable value of your estate.

Intestate – This is when you die without having made a valid written will. If this happens then certain relatives are entitled to your estate. If you don't have any relatives, the Crown is entitled to your estate.

Pecuniary Gift – A specific sum of money.

Probate – This is the legal process that proves that a will is genuine and enables executors to deal with your estate.

Residuary Gift – A percentage of what is left of your estate after all other gifts and costs have been taken care of.

Reversionary Legacy – A gift in a will that reverts to another beneficiary (such as a wife, husband, child) when the original beneficiary dies.

Specific Legacy – A gift of a particular item in your will, for example a piece of jewellery.

Testator – This is you, the person making the will.

Witness – A person present at the signing of your will (a witness cannot be a beneficiary).



A gift in your will could help patients like Gavin and his family to receive the specialist care and support they need, when they need it.

Our promise to you

1. We understand that those close to you will always come first.
2. We shall never exchange your details or sell or rent your data to any other commercial organisation or charity.
3. We shall use your gift in the most cost-effective way so that it has the greatest impact on our patients and their families.
4. We shall give you the opportunity to stay connected to the work that Ashgate Hospicecare is doing, work that is only possible thanks to gifts like yours.
5. You have the right to change your mind about leaving a gift to us in your will at any time.
6. We shall handle your gift effectively, with care, sensitivity and respect.



We would not be able to continue caring for local people, like Fran, without your support. A gift left to the hospice will help to ensure that we can be here for the future, for everyone who needs us.



Your legacy will help us to be here for the future.

Fran received support from the hospice which allowed her to spend precious time at home with her son, Xander, and husband, Andy.

1 in 5 of our patients is cared
for thanks to gifts left in wills.

Thank you for leaving the
everlasting gift of hospice care.

Ashgate Hospicecare, Ashgate Road, Old Brampton,
Chesterfield, Derbyshire S42 7JD

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www.ashgatehospicecare.org.uk

