



# Hospice at Home

Carlisle and North Lakeland

*A gift in your Will can make a lasting difference*



**Hospice at Home**  
Carlisle and North Lakeland

*Our nurses drive out whatever the weather at whatever time of day or night to care for our patients at home.*

## Dear Supporter

Since 1997, when Hospice at Home Carlisle and North Lakeland (Hospice at Home) was created, thousands of terminally ill patients and their families have been cared for. We provide a fully trained palliative care hospice nursing service for people in the north and east of Cumbria at the end stages of life, in their own homes, and we do so free of charge.

We receive only a small fraction of our funding from the NHS. The remainder we must raise from our local community. While all the support we receive is greatly appreciated few people realise how heavily we rely on legacies, that is gifts in wills, to ensure the future of this life enhancing service.

Help to make a difference to a small cost effective local charity that you care about and which you or a loved one may need to use in the future. After family and friends we do hope that you will consider remembering Hospice at Home in your will.

## What is Palliative Care?

Palliative care is an approach that improves the quality of life of patients and their families facing the problems associated with life threatening illness, through the prevention and relief of suffering by means of early identification and impeccable assessment and treatment of pain and other problems, physical, psychosocial and spiritual.

World Health Organisation



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*In recent years gifts from Wills have crucially helped us fund our core nursing service and have also enabled us to extend our respite care, to offer complementary therapies to our patients and their carers and to provide pre and post bereavement support.*



## Why make a Will?

A valid Will is the only way that you can be sure that your wishes are carried out after your death. Making a Will is an easy, quick and generally inexpensive process. Whatever the size of your estate, a Will ensures that you can use it to maximum effect and provide for those you care for and the causes that you admire. A Will is also tax effective.

As making a Will is so important we strongly advise that you use a practising solicitor or a professional will writer to write, or amend your existing Will.



## What happens if I don't?

If you die without a valid Will, you die 'intestate' and lose control of your estate. All of your assets will be divided up according to the strict rules of intestacy. As a result, some relatives may be entitled to a share whether you wanted them to or not. You may also leave your loved ones with financial difficulties and a large avoidable tax bill.

A common misconception is that unmarried couples will automatically inherit the property of their partner on their death. In cases of intestacy this is not so.

Bereavement is painful enough without the avoidable distress and hardship of intestacy.

*Enhance a life beyond  
your own*

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# How to make a lasting gift

Easy steps to making a Will.

**1. Choose a solicitor**, or professional will writer, to guide and advise you. Professional advice will ensure that your Will is correctly drawn up. They will also advise of the most effective ways to reduce Inheritance Tax liability.

## **2. Appoint an executor**

Decide who you would like to appoint as your executors, that is the people you would like to carry out or execute your Will. A minimum of two, a maximum of four but ideally three business minded people, friends, family or professionals. You should always ask if they are prepared to act as an executor for you and make sure you let them know exactly where your Will is stored. An executor can benefit from your Will.

## **3. Preparation**

Before you meet your solicitor prepare a list of all your assets and liabilities – money, savings, shares, insurance policies, pensions or any property you own. Write a list of anyone you would like to benefit from your Will and include their contact details.

**4.** If you have children under 18 years of age you should appoint a guardian.

## **5. Witnesses**

When you are sure that your Will is a true reflection of your wishes the Will must be properly witnessed by two people who are present to see you add the relevant signatures. Witnesses must have nothing to gain from your Will i.e. cannot be beneficiaries.

## Inheritance Tax

Inheritance Tax used just to apply to the very rich but thanks largely to the rise in value of houses it may very well apply to you. Each year the Chancellor sets a new limit or threshold above which Inheritance Tax is payable. If your estate is valued above this your estate will be taxed again at a rate of 40%. This rate applies to all estates valued above the threshold. It does not matter that you only ever paid a basic rate of income tax. It is important to receive professional advice on how you can reduce this liability.

If you are unsure of the current threshold please call us on 01768 210719 or visit the Inland Revenue website: [www.inlandrevenue.gov.uk/cto/int.html](http://www.inlandrevenue.gov.uk/cto/int.html).

Many people decide that once their family and friends are provided for, if their estate exceeds the threshold, that they would rather the excess went to a well run charity tax free than have half of it taken by the taxman.

All legacies to charities such as Hospice at Home, are exempt from Inheritance Tax. Every pound given can be spent on the cause you care for. As a result careful planning can minimise Inheritance Tax and makes gifts in Wills very tax effective.

*Where there's a Will  
there's a future*