



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



Hospice at Home
Carlisle and North Lakeland



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*

Hospice at Home
Carlisle and North Lakeland

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.

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*

Ways to make a difference

Suggested wording to include Hospice at Home in your Will

1. Pecuniary legacy

A gift of a fixed amount of money e.g.

(i) 'I give the sum of £..... (pounds) free of tax to Hospice at Home Carlisle and North Lakeland (registered charity number 1095708) of Federation House, Gilwilly Industrial Estate, Penrith, Cumbria CA11 9BL.'

(ii) 'I direct that the receipt of the duly authorised officer of Hospice at Home Carlisle and North Lakeland shall be sufficient discharge for my executors/trustees.'

2. Residuary legacy

The gift of the residue or part of the residue of an estate e.g.

(i) 'I giveshare of my real and personal property not hereby or by a codicil hereto specifically disposed of after payment of my debts,

pecuniary and specific legacies, funeral and administration expenses and any taxes in respect of my estate to Hospice at Home Carlisle and North Lakeland (registered charity number 1095708) of Federation House, Gilwilly Industrial Estate, Penrith, Cumbria CA11 9BL.'

(ii) 'I direct that the receipt of the duly authorised officer of Hospice at Home Carlisle and North Lakeland shall be sufficient discharge for my executors/trustees.'

3. Specific legacy

The gift of a particular item e.g.

- (i) 'I give my (short description of property given) free of tax to Hospice at Home Carlisle and North Lakeland (registered charity number 1095708) of Federation House, Gilwilly Industrial Estate, Penrith, Cumbria CA11 9BL.'
- (ii) 'I direct that the receipt of the duly authorised officer of Hospice at Home Carlisle and North Lakeland shall be sufficient discharge for my executors/trustees.'

Other types of legacy

A Life Interest (Reversionary) Trust:

A gift you leave to a beneficiary for their lifetime and which passes i.e. reverts on their death to a second beneficiary.

Conditional Legacy:

A gift to cover the eventuality that you outlive your named dependent.

Your solicitor can give detailed advice on all of these.

Every legacy is precious

Keeping your Will up to date

It is extremely important that you make sure that your Will is up to date and that it accurately reflects your current wishes and any changes in your circumstances. It is recommended that you review your Will every five years or if you have married, divorced or separated, or have moved house, acquired new property or if a family member or friend has died.

How do I make changes?

If you want to change a Will then an amendment, or codicil, can be added for a small fee. Once again this must be correctly witnessed by two people just as for a Will. Any codicils must be stored with, but not attached to, the existing Will.





Call us on 01768 210719

Where should I store my Will?

Your solicitor will usually store a copy of your Will. You will also hold a copy. Make sure your executors know exactly where that copy is kept. It is advisable to keep it in a safe place with your other relevant papers e.g. details relating to bank accounts; savings; investments; shares; insurance and pensions.



*Every gift in every Will
makes a difference to us*

Hospice at Home
Carlisle and North Lakeland

A Glossary of legal terms:

Administrator: someone who is appointed to sort out your estate if you die intestate (i.e. you did not make a valid Will)

Beneficiary: any person or organisation you leave a gift to in your will.

Codicil: a separate legal document which makes a simple alteration or addition to your existing Will.

Estate: the value of all your assets, everything you own, at the time of your death.

Executor (male) or Executrix (female): the person you choose to carry out the instructions of your Will. Do tell them in advance.

Guardian: the person you appoint to have custody of your children.

Intestate: dying without having made a valid Will.

Legacy: a gift left to a person or organisation in your Will.

Life Interest: a two stage legacy where you leave a gift to the first person for their lifetime (e.g. a house) which following their death reverts i.e. passes to a second beneficiary.

*If the time is ever right
for you to help us please
do so in your Will*

Pecuniary legacy: a gift of a fixed amount of money.

Probate: the legal procedure to prove that your Will is valid and gives your executor power to deal with your estate.

Residue: the sum left from your estate after all gifts have been paid and all debts, taxes and expenses settled.

Residuary legacy: a gift consisting of all (or part of) the residue of an estate. This is a particularly popular way to leave a gift to a charity.

Specific legacy: a gift of a particular item such as jewellery, antiques, shares, land or buildings.

Testator (male) or testatrix (female): the person who is making the Will.

Trustee(s): the person or people you choose to look after any part of your estate that you leave in trust.

Witness: two independent people who watch you sign your Will and then sign it in your presence. Great care must be taken to ensure this is correct. Witnesses cannot benefit from a Will.

*Help to leave the world
a better place*

What our patients and their families have said about us

'Please convey my thanks to all the ladies who have supported my wife and I over recent weeks. Every one of these ladies has been brilliant. In particular may I mention the nurse who spent the last night with my beloved wife. She was absolutely fantastic and efficient. I will never forget her contribution and care.'

'For our Mother to have been given the option of returning home, and to have so proudly made it, has meant so much to us all.'

'Our family would like to thank you all so very much for the loving care that you gave to Mum during her last few weeks with us. I especially could not have coped without your support.'

'There are no words to express our thanks to you all for the support you have given us. Dad loved having someone to stay at night so he could talk but more importantly he could feel safe.'

A will gives peace of mind to you and your family



Legacies are vital for the future of Hospice at Home: we can only continue to care for the terminally ill people in our community through gifts in Wills from people such as you.

If you have any questions or need any further information about the work of Hospice at Home or making a Will please do not hesitate to contact us. All discussions will be treated in the strictest confidence.

*Help to leave your world a better place:
leave a lasting gift to Hospice at Home.*

**Hospice at Home Carlisle & North Lakeland
Federation House
Gilwilly Industrial Estate
Penrith
Cumbria
CA11 9BL**

Hospice at Home
Carlisle and North Lakeland



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Hospice at Home

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