

“A WILL TO LIVE”

In London alone, there are over 150,000 people living with cancer and 26,000 more are newly diagnosed with cancer each year. In the UK, one in three people will develop cancer at some time in their life – and most of us know at least one person who is living with, or has perhaps died from cancer.

Those who have been newly diagnosed need a great deal of emotional and practical support. Paul's Cancer Support Centre (Registered Charity No. 1128295 as Paul D'Auria Cancer Support Centre) helps to improve the quality of life and reduce the fear and isolation that many people with cancer experience. We do this through providing information, support, counselling and complementary therapies for people with cancer and for their family members and carers.

In the words of our Centre users:

“When my husband told me that the doctors had found cancer, I felt the blood drain out of my body. Yet I had to be strong and positive for him. Only with the counsellor could I express my real fears.” Doreen

“I really needed to know as much as possible about my cancer in order to cope with it. The Centre had all the right books and people to talk to. They put me on to some good websites too.” Dave

Paul's Cancer Support Centre relies greatly on voluntary donations to fund its work. We help regardless of the ability to pay – after all, a diagnosis of cancer can result in a temporary or permanent loss of employment at a time when resources are most needed.

A gift in a will can make a *substantial* difference especially to a small charity. By doing so, you will be offering real benefits to future cancer patients.

“I decided to pledge a gift to the Paul D'Auria Cancer Support Centre as a way of saying ‘thank you’ for the wonderful support they gave me when I was going through chemotherapy. Everybody should have the opportunity to be nurtured and cared for during their cancer journey. I want to help ensure that the Centre will remain and grow for future generations of cancer patients.” Janet

WHY MAKING A WILL IS SO IMPORTANT

It is a common misconception that, if you die without a valid will, your partners and those close to you will automatically inherit. In fact only your spouse/civil partner and closest relatives will do so; if you had no such relatives, your estate could pass to the government. Making a will enables you to be sure that your wishes will be respected when you die and that your assets will be passed to those closest to you – whether you are related to them or not. Many people also dismiss the idea of making a will because they do not think they are wealthy enough to leave anything of value but anyone who owns (or is buying) their own home should make a will.

You will of course want to make provision firstly for your family and friends; we would just ask that you consider giving a share of what is left over to the Centre. Leaving an additional gift to a charity may also have tax advantages if your estate is worth over a certain amount (the threshold changes every year). Currently, inheritance tax is 40% and is payable on any amount over £325,000. However, charity gifts are exempt from inheritance tax.

Making a will is a very easy and inexpensive process but it is important to use a qualified solicitor, rather than try to do it yourself as simple errors can invalidate your wishes. Your local library or Citizens Advice Bureau should be able to supply you with a list of solicitors – or you can look one up in your local telephone directory or on the Internet.

If you already have a will, it is very easy to make minor changes to it (like adding a charity beneficiary), by means of a codicil, which is a legal document amending a will. Your solicitor will be able to advise you about this. You might also want to consider bringing your will up to date at the same time, in which case it will be just as easy to put all the changes into a new will.

TYPES OF LEGACY GIFTS

There are a number of different ways of leaving a gift in your will.

✧ **Residuary gifts**

This is the remainder of your estate once all your other wishes have been carried out. A residuary gift is usually described as a percentage or fraction, for example, 10% of the value of your estate. Residuary gifts keep pace with inflation since they are based on the current value of your estate.

Suggested wording for a residuary gift to Paul's Cancer Support Centre is:-

"I give% of the residue of my real and personal estate to the Paul D'Auria Cancer Support Centre (Registered Charity Number 1128295) of 20-22 York Road, London SW11 3QA and the receipt of the Honorary Treasurer or the proper officer for the time being of the Paul D'Auria Cancer Support Centre shall be a complete discharge to my executors."

✧ **Fixed amount gifts (pecuniary)**

The value of a fixed amount gift tends to be eroded by inflation and you may need to review the amount regularly to ensure that it continues to reflect your wishes.

Suggested wording for a pecuniary gift to Paul's Cancer Support Centre is:-

"I give the sum of £..... to the Paul D'Auria Cancer Support Centre (Registered Charity Number 1128295) of 20-22 York Road, London SW11 3QA and the receipt of the Honorary Treasurer or the proper officer for the time being of the Paul D'Auria Cancer Support Centre shall be a complete discharge to my executors."

✧ **Specific gifts**

This refers to a particular item – for example a piece of jewellery, a painting, shares etc.

✧ **Reversionary**

This is a gift that would take effect subject to a prior interest or wish, such as providing for your partner until their death, after which time the gift reverts to, for example, a charity of your choice, such as the Paul D'Auria Cancer Support Centre.

MAKING A WILL – PRACTICAL STEPS

1. Your Estate

Before approaching your chosen solicitor, you should draw up a list of the things you own, any monetary assets (eg. bank accounts, investments etc), and your debts and loans, and write down the estimated value of all the items. You do not need to think of everything, just the most significant items. The things and money you own might include: your home, your car, house contents, personal valuables (including jewellery, paintings etc), etc. Your debts and loans could include: any outstanding mortgages, credit card debts, loans or overdrafts. The value of your estate is made up

of the things you own and your monetary assets less your debts and loans.

2. Beneficiaries

Once you have thought about your estate, you then need to think about who you wish to benefit from it when you die. Aside from items of value, you may wish to leave sentimental items to particular relatives or friends. You may at this point consider a legacy gift to one or more charities such as the Paul D'Auria Cancer Support Centre from what is left. Your solicitor or financial adviser will be able to advise you about any tax advantages associated with leaving a charitable legacy.

3. Executors

You will also need to think about who you want to handle your estate and to ensure that your wishes are carried out. Most people have two executors. They could be family members, friends, your bank or solicitor. Once you have made your will, it is important that you tell at least one of your executors where you keep your will and other important papers. This will help them to manage your affairs more easily. You may also want to inform them of your wishes with respect to funeral arrangements. For example, some people prefer gifts to charity in lieu of flowers.

It is important that you keep your will safe i.e. leave the original with your solicitor and keep copies for yourself and your executors. It is also important that you keep your will up to date (this includes taking into consideration any marriages, divorces, births and deaths in the family).

A REQUEST FROM PAUL'S CANCER SUPPORT CENTRE

If you have decided to leave a gift to the Centre in your will, then we would ask you to let us know. Knowing that a legacy has been pledged is invaluable for future planning. At the end of this document you will find a form which will enable you to notify us of your intentions if you so wish. We would also like to be able to thank you which we can do if you let us know about your pledge. We can then keep you informed about the work of the Centre through our newsletter and Annual Report. Where this is not possible, people leaving legacy gifts will be remembered in our book of remembrance and a certificate of thanks will be issued to the executors dealing with the will.

If you have any questions or queries – please contact:-

Lynn Leadbeater
Paul's Cancer Support Centre
20-22 York Road, London SW11 3QA
0207 801 2965

My Pledge to Paul's Cancer Support Centre

Your Details

Title:	First name(s):
Surname:	
Address:	
Postcode:	
Contact Telephone No.:	
Email:	
Signature:	Date:

Please tick one of these options:

- My will already includes a legacy to Paul's Cancer Support Centre
- I intend to remember Paul's Cancer Support Centre in my will

Type of Legacy

My gift will take the form of:
<input type="checkbox"/> Residuary: all of a share of the residue of my estate
<input type="checkbox"/> Pecuniary: £
<input type="checkbox"/> Specific gift (please provide details)

I understand that this pledge is kept strictly confidential. This form is simply a statement of my intentions and is in no way legally binding.

Further Information

- I would like to receive further information from Paul's Cancer Support Centre.

Please show this form to your solicitor and return it in an envelope marked 'Private and confidential' to: Lynn Leadbeater, Paul's Cancer Support Centre, 20-22 York Road, London SW11 3QA

Email: lynnl@paulscancersupportcentre.org.uk

Tel: +44 (0) 20 7801 2965 Fax: +44 (0) 20 7978 6505