

Leaving a legacy

Leaving us a gift in your will really does make a life-changing difference to our patients and their families.



Hospice
ISLE OF MAN



Rebecca House
children's hospice



While it's not something that many of us like to think about, preparing for what will happen to our money and the possessions that are most dear to us when we are no longer around, is something that we should all make sure we take the time to do.



Foreword

When writing a will, ensuring that loved ones are cared for will understandably be the priority for most people. However, have you also considered leaving a gift to charitable causes that are close to your heart?

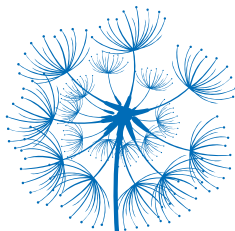
If Hospice Isle of Man is one of those causes, then I would ask that you please consider leaving us a legacy donation (a gift), to enable us to continue our important work to help patients and their families.

“We rely on donations from people like you to be able to continue providing our support.”

Whether you've had a personal experience of Hospice Isle of Man, or know somebody else who has, you will appreciate the incredible support that our carers provide for our patients and their loved ones.



Anne Mills, Chief Executive



A large amount of our annual income is generated from gifts in wills and no gift is too small.

All donations help us to continue our vital work and ensure that our patients can live well, their way, until the end of their lives.

We have produced this guide to help you find out more about how you can help us.

Anne Mills

Anne Mills, Chief Executive
Hospice Isle of Man

Much more than a building



Your Island Hospice

Our primary aim is to make life better for people with terminal or life-limiting illnesses and to assist their families and carers whenever they need us.

The commitment and generosity of our wonderful local community has enabled us, since 1983, to support patients and their families. Free of charge.

We pride ourselves on being much more than a building. Whichever of our services you need, the philosophy that underpins everything we do is that we are here when you need us.

Did you know?

We need to fundraise **£4.5 million each year** to continue providing our services, free of charge.



In 2019, we received more than **630** referrals and we expect this figure to continue rising.

All hospice services are provided totally **FREE** of charge.

In 2019, we delivered **3,084** hours of Hospice at Home care – a **62%** increase on 2018.

We have approximately **520** volunteers - helping us to save approximately **£1 million** in costs annually.

Each year we provide over **1,700** complementary therapy sessions to our patients and their carers.

In 2019 we provided **10,419** Community Nurse Specialist Team contacts.



We are now able to deliver care at home **24/7**.



“Hello, my name is Barbara. Can I give you a hug?”

As an introduction during a situation of great stress, this was perfect. And as an introduction to the Hospice At Home team it perfectly summarised what they do: a warm arm around the shoulder with the personal touch. I and my family will never forget what the Team meant to us during a few weeks in June 2019: the worst weeks of our lives.

Having made that initial call, things moved very quickly. We had a visit the next day and it was explained to us what the Team would do for us. Working with the Community Nurses we would be called on morning, afternoon and evening as required to administer whatever medication was needed and to generally monitor my wife’s situation.

Looking back even just a few months, the events of the following two weeks are rather a blur. The attention Mary received was unbelievable and nothing was ever too much trouble. The answer to any problem was only ever a phone call away. And the attention of the Team was not just on Mary but they kept a close watch on how

I was dealing with everything too. Despite the stress of the situation we quickly became friends with the many members of the Team and we were comforted in the knowledge that someone was always available to us. Remarkably, it was not all sadness and gloom and I recall many occasions of banter and laughter.

During Mary’s illness she felt secure and comfortable in the knowledge that ‘our’ Team from Hospice at Home would be there to ensure that she would always be cared for as an individual and with dignity. It is such a special service which is provided and they have to be such special people to do what they do, every day, with such humanity and compassion. I cannot thank them enough and I hope these words convey some small essence of what Hospice At Home means – a hug and an arm around the shoulder. In the midst of the worst times and with all the specialist drugs doing their best, the focus on the patient as a special individual means so much.

Howard Callow

To learn more go to
[hospice.org.im/hospiceathome](https://www.hospice.org.im/hospiceathome)

How you can make a difference...

£25 provides a messy play session for a child of Rebecca House

£40 provides 1 complementary therapy

£75 provides 1 Lymphoedema treatment

£100 provides 5 hours of Hospice at Home care

£150 provides 1 patient with a day in our day therapy unit

£420 provides 1 bed at Hospice for a day

£1,000 provides 50 hours of care from a registered nurse

£10,000 provides a place in our in-patient unit for a month

£15,000 provides an in-patient bed for 4 weeks

£17,000 on average, provides respite care for a child for a year



Figures correct as of April 2020



Ways you can leave a gift in your will

1 A residuary gift

After making sure that those important to you are provided for, you may decide to leave the remainder, or a percentage, of your estate to Hospice. This can be a good way to leave a gift (legacy) to Hospice, as the gift will increase in line with inflation.

2 A specific gift

A specific gift would be an item you would decide to leave to Hospice such as a property, shares, jewellery or other specified items.

3 A cash gift

A cash gift is a set amount of money that you would decide to leave to Hospice.

4 In trust

You can make a gift in trust and direct that Hospice can benefit or that the gift passes to Hospice when the trust ends. This could also be set out in the deed of any trust you make in your lifetime, so please talk to your advocate or solicitor about how this can be done.

Some common questions you may have

Why is it important that I write a will?

Writing a will is the only way to guarantee that you can control where your hard-earned savings and prized possessions go when you are no longer around. Something of this importance should not be left to chance, and so we highly recommend that you take the time to write a will.

How do I go about writing a will?

You can write a will yourself. However, it must be carefully worded and needs to be formally witnessed and signed to make it legally valid. We would always recommend that you use an advocate or solicitor when writing your will. This ensures that it accurately reflects your wishes and puts your mind at ease, knowing everything has been done correctly and legally. The following pages will provide step-by-step guidance on preparing to meet with an advocate or solicitor.

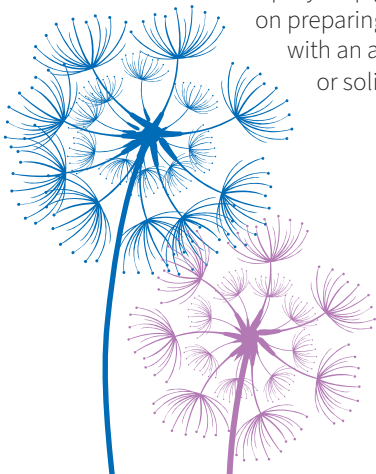
Can I change my mind after I have left a gift in my will?

Yes you can. Whom you decide to be the beneficiaries of your estate is entirely up to you. Circumstances change throughout our lives. You may change your will as many times as you like to ensure that the people and causes that matter most to you are looked after. We recommend that you see an advocate or solicitor to discuss any changes.

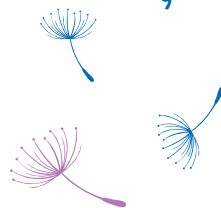
What should I consider when making my will?

There are many things to consider and your advocate or solicitor should help you to go through them. Four important things to consider are:

- **what assets do I own** (e.g. property, cars, jewellery, savings and investments);
- **your beneficiaries** (the people and causes that will benefit from your will);
- **who your executors will be** (the people in charge of carrying out the instructions of your will) and;
- **if you are a parent of young children, who their legal guardians will be** in the unfortunate event that both parents die before the children reach the age of 18.



Writing your will in five easy steps



1. Working out the value of your estate

Your estate is the value of all of your assets (money and belongings) minus all of your liabilities (the things /money that you owe). The value of your estate at the time of your death is what will be passed on to your beneficiaries.

Fill out the form below to help work out the current value of your estate. This will help to give you an indication of how much you have to pass on.

What is the value of your major assets?	£
Your home (or share in it)	
Other property or land	
Cars and other vehicles	
Home contents (furniture and fittings)	
Items of particular value (jewellery, art etc.)	
Money in banks and building societies	
Shares/investments/National Savings	
Insurance and pensions	
Other savings and assets	
Total assets	
What are your major liabilities?	£
Your mortgage	
Loans and overdrafts	
Your credit cards	
Credit or HP agreements	
Money you owe	
Other liabilities	
Total liabilities	
Asset total less Liability total = the value of your estate	

2. Deciding on who your beneficiaries will be

Now that you have an idea of the value of your estate, you need to consider who you would like to benefit from your will. This could be family and friends or organisations such as charities, like Hospice Isle of Man.

You will also need to decide how much of your estate, and what type of gift, you would like to leave each of them.

Use this area to make a list of the people and organisations that you would like to benefit from your will, and what each one would receive.

Name of beneficiary	Asset type (Cash, property etc.)	£
Total		

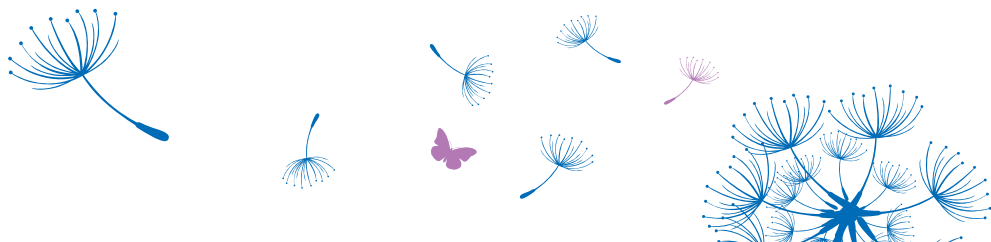
3. Deciding on your executors

The executor of your will is the person you would like to be responsible for ensuring that the wishes laid out in your will are carried out correctly. Most people opt for a trusted family member or their advocate or solicitor. It is usually sensible to appoint at least two with a maximum of four.

Use this section to list who you might want to be your executors.

Executor One	
Name	
Address	
Postcode	
Telephone	

Executor Two	
Name	
Address	
Postcode	
Telephone	



4. Meeting an advocate or solicitor

We would strongly recommend that you see an advocate or a solicitor to assist you in writing your will. This will ensure that it accurately reflects your wishes and puts your mind at rest, knowing that everything is done properly.

Now that you have taken the time to consider what needs to be included, you should feel confident that you are ready to meet an advocate or solicitor to write your will. Take this brochure with you so that you have everything you need.

An advocate or solicitor will also be able to give you any further guidance on writing your will and answer any other questions you may have.

5. Keeping your will up-to-date

Finally it's important that you keep your will up-to-date. Circumstances change throughout all of our lives and there is no way of knowing when our time might come. Therefore, it is very important that when major events in your life occur, that you make sure that your will still reflects your wishes.

It is recommended that you should in any case, review your will at least every 5 years.



The following information is essential that you or your advocate or solicitor will need in order to leave us a gift in your will.



Registered Company & Charity: Hospice Care

Company Number: 22473

Registered Charity Number: 317

Address: Strang, Douglas, Isle of Man, IM4 4RP



Updating a will that you have already written

If you have already written a will and would like to leave a legacy donation to Hospice Isle of Man, you cannot simply edit that will once it has been signed and witnessed.

You will need to make any changes under the same rules that apply to a will. Your advocate or solicitor will be able to tell you more about how to do this.



Have you also considered completing an **Advance Care Plan?**

Declining health and end of life decisions are topics that many of us would probably rather not think about.

As difficult as it can be, planning in advance is the best way to ensure that your healthcare wishes are met no matter what. Advance planning also provides those close to you with the assurance that they are following your wishes as you have expressed them.

Advance care planning is a process that allows you to decide in advance what kind of care you want to receive should you become unable to speak for yourself.

Rather than leave your treatment options up to others, you are able to leave instructions

that take your values and preferences into account and eliminate the uncertainty for your doctors and family members.

Advance care planning can give you peace of mind, although it is also a protection for your loved ones should they find themselves making important decisions on your behalf.

Research shows that families who have documented plans outlining their loved ones wishes experience less stress, anxiety, and depression than those with no direction.

To learn more, visit our website hospice.org.im/advancecareplan



Frequently used terms

Assets Everything that you own (cash, properties, saving, shares and any other items of value).

Beneficiary Any person or organisation that benefits from a gift in your will.

Codicil An formal document that states an amendment to your will. It must be formally witnessed and signed in the same way as when creating a will.

Estate The value of your assets minus your liabilities at the time of your death.

Executors The person or people that you choose to carry out the wishes laid out in your will.

Guardians The people that are appointed to be the legal guardians of children if both parents were to die before the children reach the age of 18.

Legacy Donation
A gift that is left in a will to a charity (non-profit organisation).

Liabilities Any money that you owe (mortgages, loans etc).





**You can post this form
back to us free of charge**

Tear off this page and fold along
the lines to seal

Let us know if you have left us a gift

Whether you would like to let us know that you have left us a gift in your will, or you intend to, is entirely up to you.

When we have an indication of the number of gifts that we can expect to receive, it enables us to more effectively plan for our future sustainability. We will never ask the amount of your gift unless you would like us to do so.

This form is not legally binding and is confidential to Hospice Isle of Man.

I intend to remember Hospice Isle of Man in my will

I have remembered Hospice Isle of Man in my will

I plan to leave / have left: (optional)

A specific sum of money

all of the residue of my estate

a share of the residue of my estate

a specific item

a gift in trust

Other.....

Full name:	
Address:	
Postcode:	
Telephone:	
Email:	
Date:	

Business Reply
Service Licence
No. DO83

No stamp is necessary, but
if a stamp is used it will save
money for Hospice Care.



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