

# Caring for our future

A guide to leaving a gift in your Will



 care for the  
**carers**  
East Sussex

In partnership with Heringtons Solicitors

## ***Who we support***

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**Care for the Carers supports anyone in East Sussex who looks after someone who couldn't do without their help.**

Carers could be looking after a friend, family member or neighbour who due to illness, disability, a mental health problem or an addiction could not cope without their support.

Anyone can be an unpaid carer and caring takes many different forms. Caring is undertaken by individuals of all ages and from all walks of life. There are thousands of carers in East Sussex, with an estimated 51 people becoming carers in East Sussex every day.

Care for the Carers support over 10,000 carers each year through services including direct support, groups, free activities, specialist counselling and an information and advocacy network. We are there for anyone in who is caring; we want to ensure that no one is left to care alone.



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*“I couldn't have done it without you and your team. I would have been lost without your help.”*



Disclaimer: The contents of this guide are meant as a guide only and do not constitute legal advice. We strongly advise you seek professional advice when writing a Will and leaving a gift to charity.

## ***Helen's story***

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Hi I'm Helen - I'm 75 years old and I care for my husband John who has advanced emphysema, arthritis and diabetes. There is often the assumption that you will just care. I didn't sign up for this job; we just assumed we would retire follow our hobbies and other interests, enjoying meals out and holidays then sail off into the sunset when the time came.

So many people are unaware of the struggles carers face; the disturbed sleep, often having to call paramedics in the middle of the night. The feeling of being alone even with family around me. Sorting out the ever-changing prescriptions. Chores once shared are now all shouldered by me. My hard earned pension can't pay for holidays and days out- it now pays my heating bill. All of this at the same time as being there for John, and supporting him and his distress at his condition, and what he can no longer do.



**By adding Care for the Carers to your Will you can help them to continue their vital work, supporting all carers, so that no one is left to care alone.**

Care for the Carers has been there since the beginning. Initially one of the overwhelming things about being a carer is the amount of information you get, and just trying to figure out where you go to get help. Care for the Carers supported me with all this including accessing benefits and all the paperwork you get as a carer! As my caring role and medical appointments increased, I found friends dropped away- the monthly carers groups have been great for meeting people, having a good natter and keeping up to date with new information.

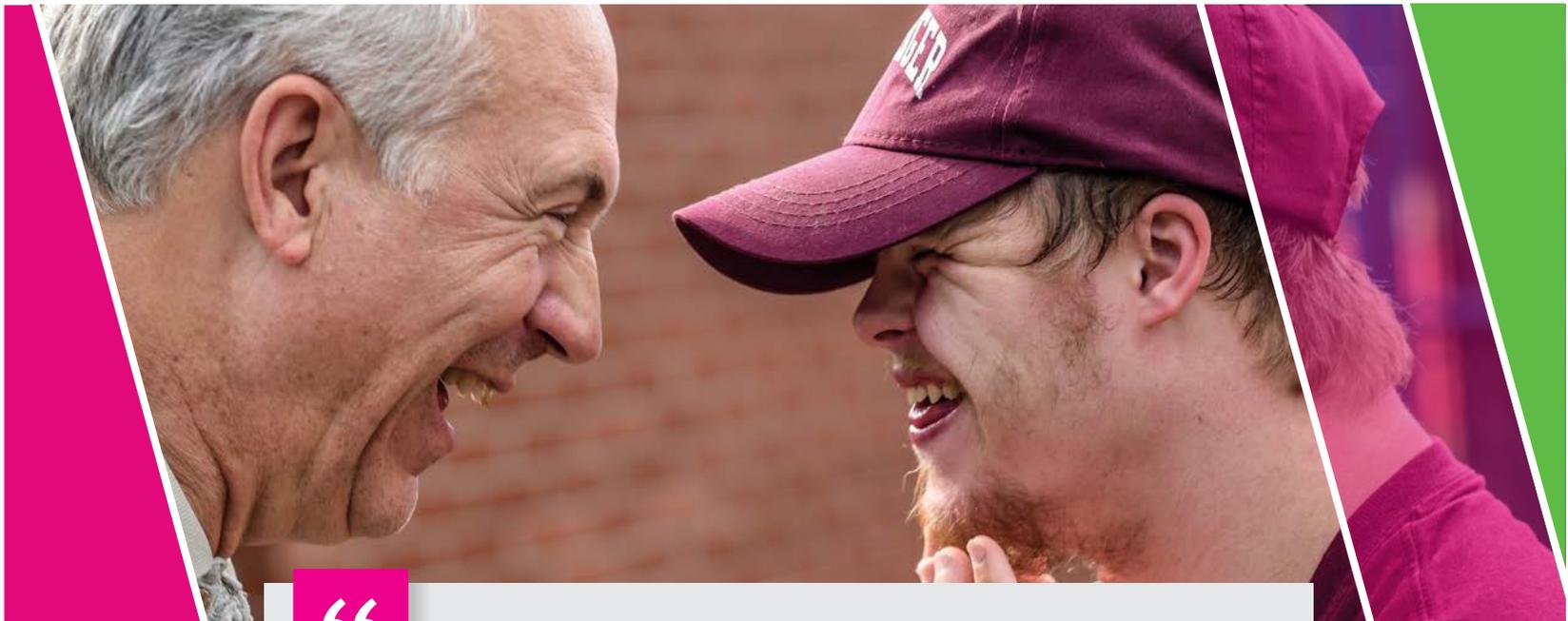
I have also found accessing other free activities from Care for the Carers and their partners invaluable- such as the craft sessions and cookery lessons. Through the cooking lessons I learnt to cook quick tasty meals and it they helped me planning batch cooking- this really takes the pressure off meal times. They can be a great haven, with lots of laughter, and some tears.

**I am now part of Care for the Carers Carers' Voices Network and speaking up for the change that is necessary, so carers' needs are heard and they get the support they deserve.**

## Why making a Will is important

It is important to make a Will so that your wishes are carried out, and your loved ones are provided for. It is particularly important if you are caring, that you consider how the person you cared for will be looked after. If you do not leave a Will there could be many legal problems for your family to resolve.

It is important for you to make a will whether or not you consider you have many possessions or much money.



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*“We live surrounded by people, but if we are caring for someone we can feel alone. The ideal situation is to have support from somebody, there is nothing worse than feeling isolated.”*

*- David*

If you don't have a Will then there are laws (called the intestacy rules) which decide who will inherit and how much. It may not be the people you are expecting, and **people you do want to inherit may end up with nothing**. It is essential to have a Will to make sure your wishes are carried out.

A gift in your Will to a charity, such as **Care for the Carers**, doesn't incur inheritance tax and can reduce the amount of inheritance tax that you pay. However, this is a highly complex area and we recommend you consult a solicitor to discuss it further.

## ***How to make a Will***

It is possible to make a Will by yourself, however it is recommended that you use a solicitor or a Will writing professional, particularly if you have complex circumstances, such as caring roles.



You are able to get a basic Will\* written by a solicitor for free, if you are over 55, during free Wills month in March or October. Free basic Will writing services are also available to everyone during Will Aid in November.

Our national network partner, Carers Trust, have partnered with Farewill to offer a basic free will-writing service. Farewill allows you to write your will online for free, using the voucher code '**Carers22**'. You will be asked some questions to help ensure your wishes are met, and your draft will is then checked by a specialist. You will need to sign and witness the will once it is sent to you. If you would prefer to speak to someone over the phone, you can call Farewill on **020 4538 2249**.

\*A basic will is where your assets are below the inheritance tax threshold and/or you are simply leaving assets to a few family and friends or charities. However, if you need any trusts set up (such as for the person you care for) or financial or estate-planning advice then this would be beyond a basic Will.

## How to make a Will

A Will writing professional is someone qualified to write Wills by a recognised body. They are often cheaper than solicitors but it is recommended that you use a solicitor if you:

- ▶ Have assets overseas
- ▶ Will have to pay Inheritance Tax
- ▶ Run a business that is likely to be part of your estate
- ▶ Wish to make provision for someone you care for
- ▶ Share a property with someone who is not your husband, wife or civil partner



### Offers to carers:

If you have a Carers Card then there are a number of discounts available from local solicitors and professional Will writers, who can support you with your will, you can find the details at [www.cftc.org.uk/writeawill](http://www.cftc.org.uk/writeawill)

# How to leave a gift in your Will

There are three main types of gift you can leave in your Will

1



A share of your estate otherwise known as a 'residuary gift', this is a percentage of what remains of your estate after all other gifts and expenses have been paid

2

A cash sum or 'pecuniary gift' is a specific amount of money



3

A specific item such as jewellery, painting or shares



It is possible to request that your gift is used in a specific way or for a specific purpose if you wish, and Care for the Carers can discuss this with you. Because circumstances change it can be better for a charity if the gift does not come with restrictions, to enable your gift to be used where it is most needed at the time.

If you would like to leave a gift for a specific purpose, it is better for the charity that you express it as a wish rather than as a legally binding condition (although you are entitled to do this, if this is your preference), due to potential changes in circumstances. Please see the next page for suggested wording.

## **Wording needed for your Will**

If you are writing your Will and kindly considering leaving a gift to a charity like Care for the Carers, then the wording below can be used. However, we always recommend that you take professional advice to ensure the gift you leave meets your personal circumstances.

### **Residuary gift (that is any % from 1% to 100% depending on your circumstances):**

I give a ...% share of the residue of my estate to [CHARITY NAME] of [CHARITY ADDRESS] (Charity Registration Number: xxxxxx) to be used for its general charitable purposes and I declare that the receipt of their Treasurer or other proper officer shall be a full and sufficient discharge.

### **Cash gift (any sum of money, also known as a pecuniary gift):**

I give free of tax to [CHARITY NAME] of [CHARITY ADDRESS] (Charity Registration Number: xxxxxx) the sum of £ [words and figures] to be used for its general charitable purposes, and I declare that the receipt of their Treasurer or other proper officer shall be a full and sufficient discharge.

### **Specific item:**

I leave to [CHARITY NAME] of [CHARITY ADDRESS] (Charity Registration Number: xxxxxx) (description of item) absolutely for the general purposes of the said charity and I direct that the receipt of the Treasurer or other duly authorised officer shall be a sufficient discharge to my executors.

### **Wish for a specific project\***

...and I express the wish, but without creating any legally binding obligation, that the said charity use the said bequest for [intended use]

### **To include Care for the Carers in your Will you will need:**

- Name of charity: Care for the Carers
- Registered charity number: 1074906
- Registered address: Highlight House, 8 St Leonards Road, Eastbourne, BN21 3UH

\*you can also create a legally binding condition, please speak to your solicitor if you would like to express the purpose of a gift this way

### **Changing your Will (Codicil)**

If you would like to change your Will you can add an amendment (Codicil) for very minor changes. Please get in touch if you would like a copy of our Codicil form. However, it is recommended that you look at your Will at least every five years and update it every 10 years, or sooner if significant changes are made to inheritance tax laws. Your solicitor or financial advisor can advise you. If you want to amend your Will it is recommended that you seek independent legal advice.

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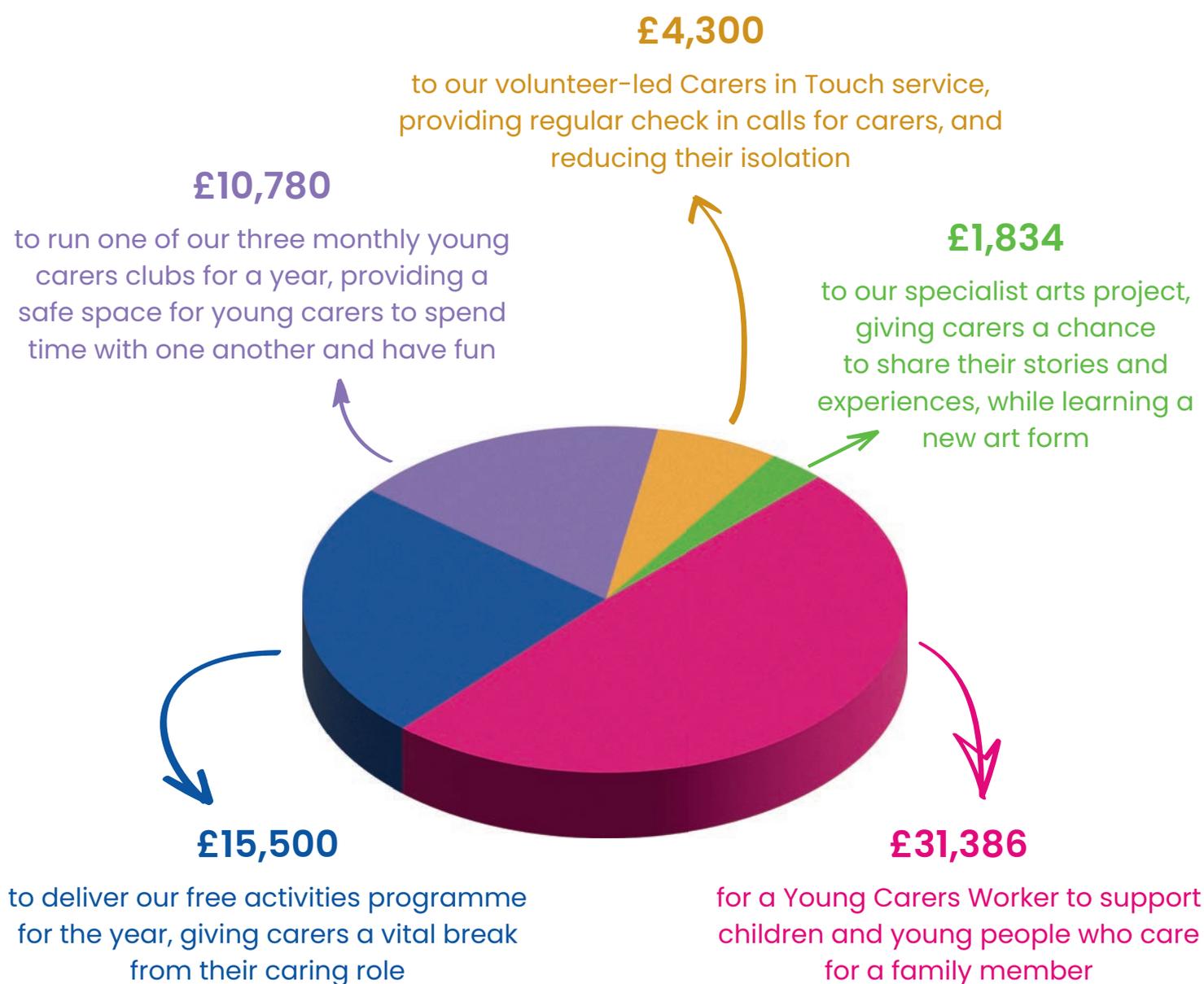
*“You’ve made me feel so much better about everything. I can go away now and feel more positive about things.”*



## Help us ensure that no one is left to care alone

We need to raise over £250,000 every year, with voluntary donations funding 1 in 5 of our services.

The average residuary gift is £63,800\*, this donation could go towards...



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*“Everyone has been amazing, so helpful and compassionate and I am, for one, very grateful for the service you all provide.”*

\*this is a fictional example, used to demonstrate what a typical residuary gift could support

# Trust Heringtons

We're here to help

heringtons.com



*Here to help you with:*

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- House purchases/sales
- Commercial property transactions
- Divorce and financial settlements
- Advising landlords and tenants
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**Heringtons**  
SOLICITORS

**Battle**

1 Upper Lake TN33 0AN  
Tel 01424 772401

**Bexhill-on-Sea**

19-21 Eversley Road TN40 1HA  
Tel 01424 730630

**Eastbourne**

37-39 Gildredge Road BN21 4RX  
Tel 01323 411020

**Hastings**

Langham House  
5-6 Albert Road TN34 1QT  
Tel 01424 434192

**Rye**

Bank Chambers  
High Street TN31 7JR  
Tel 01797 222955

## **Getting in touch**

You do not have to tell us if you have left a gift, or are considering leaving a gift to us in your Will. However if you would like to let us know, or want us to contact you, you can use the below form and send in an envelope, addressed to:

**Freepost RTAC-GURC-XUJC,  
Care for the Carers,  
Highlight House,  
8 St. Leonards Road,  
Eastbourne,  
BN21 3UH**

- I have already included Care for the Carers in my will. Letting us know this will help us to plan.
- I would like a member of the Gifts in Wills team to contact me to discuss giving in wills.

Please write your details below:

Name:

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Address:

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Postcode:

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Telephone:

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Email:

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# ***Carers Poem***

**I WANT TO BE REMEMBERED AS...**

**- Babs**

*A Mum who always smiled,  
who loved.*

*A supportive person who loved.*

*An adventurer who loved.*

*Yes, adventure.*

*A thoughtful person – But who  
always thought too late!*

*But who loved.*



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