

Remembering Harrogate Hospital & Community Charity (HHCC) in your will

By remembering HHCC in your will, you will be making life changing differences for staff, service users, patients and their families across Harrogate and District NHS Foundation Trust (HDFT).

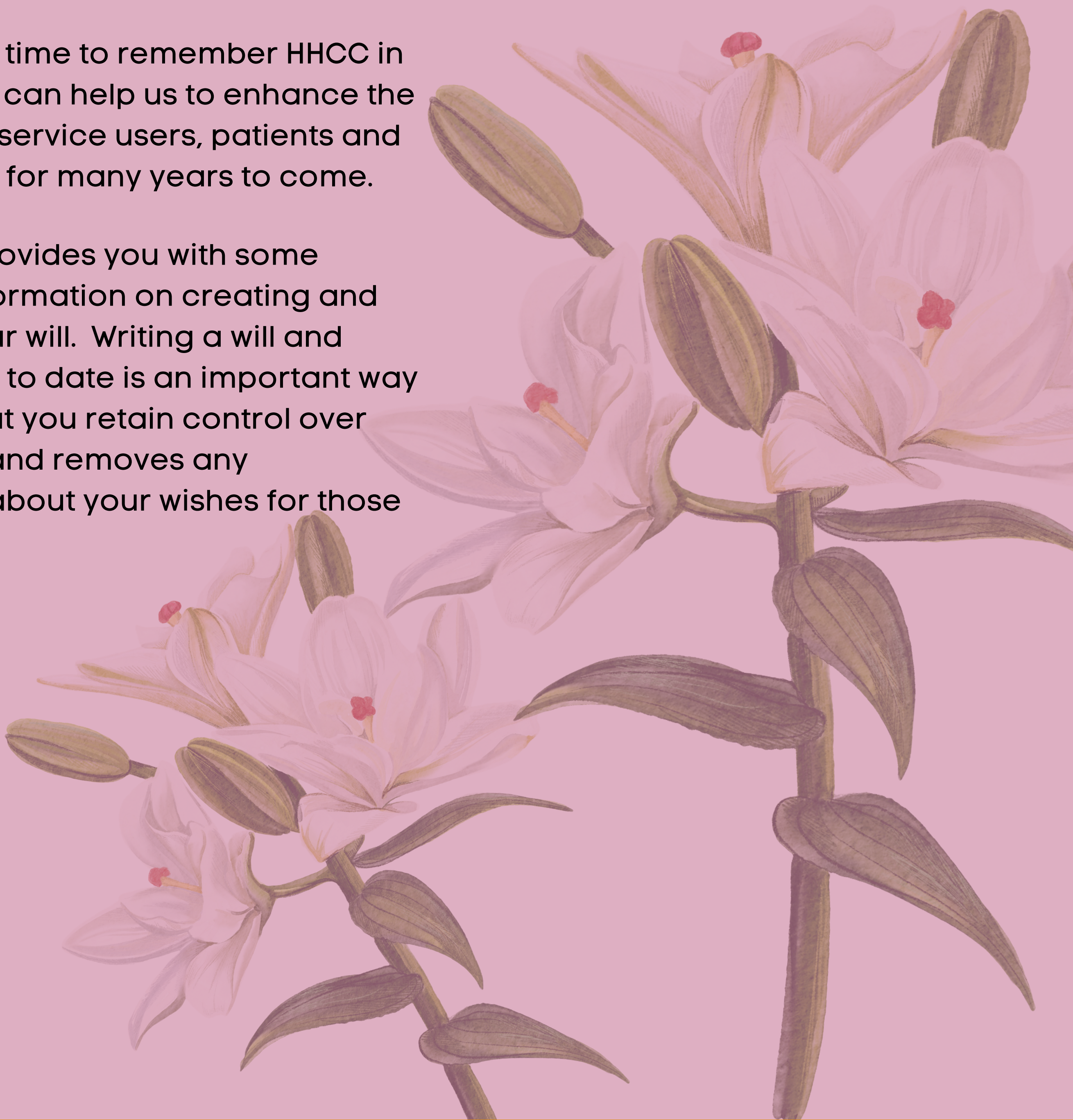


A Legacy is something a loved one can be remembered by

Making a will allows you to decide what happens with your money, possessions and property after your death. You may want to leave a gift to people and causes that are important to you.

By taking the time to remember HHCC in your will, you can help us to enhance the lives of staff, service users, patients and their families for many years to come.

This guide provides you with some practical information on creating and updating your will. Writing a will and keeping it up to date is an important way to ensure that you retain control over your affairs and removes any uncertainty about your wishes for those left behind.



Considerations before making a will

Charitable legacies are exempt from inheritance tax so every penny of your gift will go to helping HHCC do more for patients and their families.

If you do not have a will, even if you are married, living with a partner, next of kin or have children, they will not automatically receive all of your estate when you die.

If you do not have a will, the law decides who inherits your property. You could leave your loved ones with lots of administration to do at what is an already difficult time for them.

Part or all of your estate may be left to people you never intended to benefit upon your death.

Without a will, your loved ones may also have to pay more inheritance tax than necessary. You may not think you are eligible for inheritance tax, but when you consider your total estate, you may find that you have more than you realise, especially if you own your own home. All your possessions count towards the value of your estate, including your pension, jewellery, furniture, shares, to name a few.

Inheritance tax

Inheritance tax is a tax on the estate (the property, money and possessions) of someone who has died. The inheritance tax threshold is the amount above which inheritance tax becomes payable. However, if you are leaving a gift to charity this may lower the inheritance tax that is payable.

HHCC strongly recommends using a solicitor or professional will writer to draw up your will. This is to ensure your wishes are fully understood and are legally binding. A solicitor will give you professional advice and include information on inheritance tax.

It is extremely important to keep your will up to date, otherwise, it may not reflect your wishes at the time of your death. It is important to review your will regularly - at least once every five years so if you have had any major life changes, such as getting married, divorced, having children or grandchildren these can be accounted for in your will.

Ensure your will is valid

We advise you see your solicitor to make your will. It is important that your will is drawn up by a legal professional, if the legal formalities are not followed then your will could be declared invalid. Please note that making changes directly to your will can invalidate the whole document. We strongly recommend, therefore, that you consult your solicitor. The wording of gifts may differ in Scotland - your solicitor will be able to advise you on the correct terms. Once you are happy with the contents of your will, make sure it is executed and witnessed properly. Your Solicitor can advise you on this process.

Types of gifts

There are many different types of gifts that you can choose when you are making your will. You need to make sure that you choose the right gift for your circumstances, and that any gift you may choose to give to HHCC doesn't impact on your ability to provide for your loved ones.

Residual gifts: A residual gift is a remainder or a percentage of whatever is left from your estate once provision have been made for your family and friends .

This type of gift is also inflation proof since the proportion of your gift will stay the same over time and you won't have to update your will in the future.

Other types of gifts:

- Pecuniary Bequest:** A gift of a fixed sum of money in your will is called a pecuniary bequest. Pecuniary bequests decrease in value over time as the cost of living increases. You might suggest to your solicitor or will writer that your cash gift is index-linked to ensure that its value increases with inflation.
- Specific Bequest:** A particular item left as a gift is known as a specific bequest. For example a car or a piece of jewellery.
- Contingent Bequest:** A gift which depends upon the occurrence of an event which may or may not happen is known legally as a contingent bequest. For example if other beneficiaries of the will die before the testator (the person who made the will).

Any gift in a will, no matter how big or small made to HHCC, will make a huge difference and enhance the lives of patients and their families cared for by your local NHS. No matter what you give, you will be helping us to go above and beyond for our patients and their families.

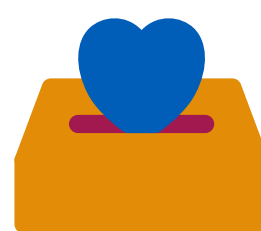
Frequently asked questions

I'd like to make a gift to HHCC in my will. What basic information do I need?

The most important information you need to include is the Charity's Registered name, address and Registered Charity number. Please see our details below:



Harrogate Hospital & Community Charity, Harrogate and District NHS Foundation Trust, Planning Department, 3rd Floor, Lancaster Park Road, Harrogate, HG2 7SX



Registered Charity Number: 1050008

Can I add HHCC to my existing will?

Yes - it is important to keep your will up-to-date. If you wish to make other amendments as well, it may be wise to have a full update.

Are there any tax benefits leaving a gift in my will to HHCC?

If you leave a gift in your will to a charity, the gift is exempt of inheritance tax.

This means it is deducted from the total value of your estate before the calculation for inheritance tax is made.

Do I have enough to leave a gift in my will?

Any gift in a will, no matter how large or small will make life changing differences.

It is a misconception that a legacy needs to be of large value. Many supporters find it most helpful to leave a 'Residuary' gift in their will. This is a percentage of the remainder or 'residue' of your estate when all other gifts and payments have been made. In this way, you do not need to worry about having enough, as the gift will simply come from whatever is left over.

What will you do with my money if I include HHCC in my will?

With the money from your will, you will help fund new equipment, training and enhance the environment for patients across the Hospital and wider Community where the need is greatest.



Contact HHCC

We hope that we have provided you with enough information to help you leave a gift in your will to HHCC.

If you are an Executor dealing with an estate or if you need any further information or would like to discuss your will, please contact:

Sammy Lambert, Business Development, Charity and Volunteer Manager



sammy.lambert@nhs.net



01423 557528



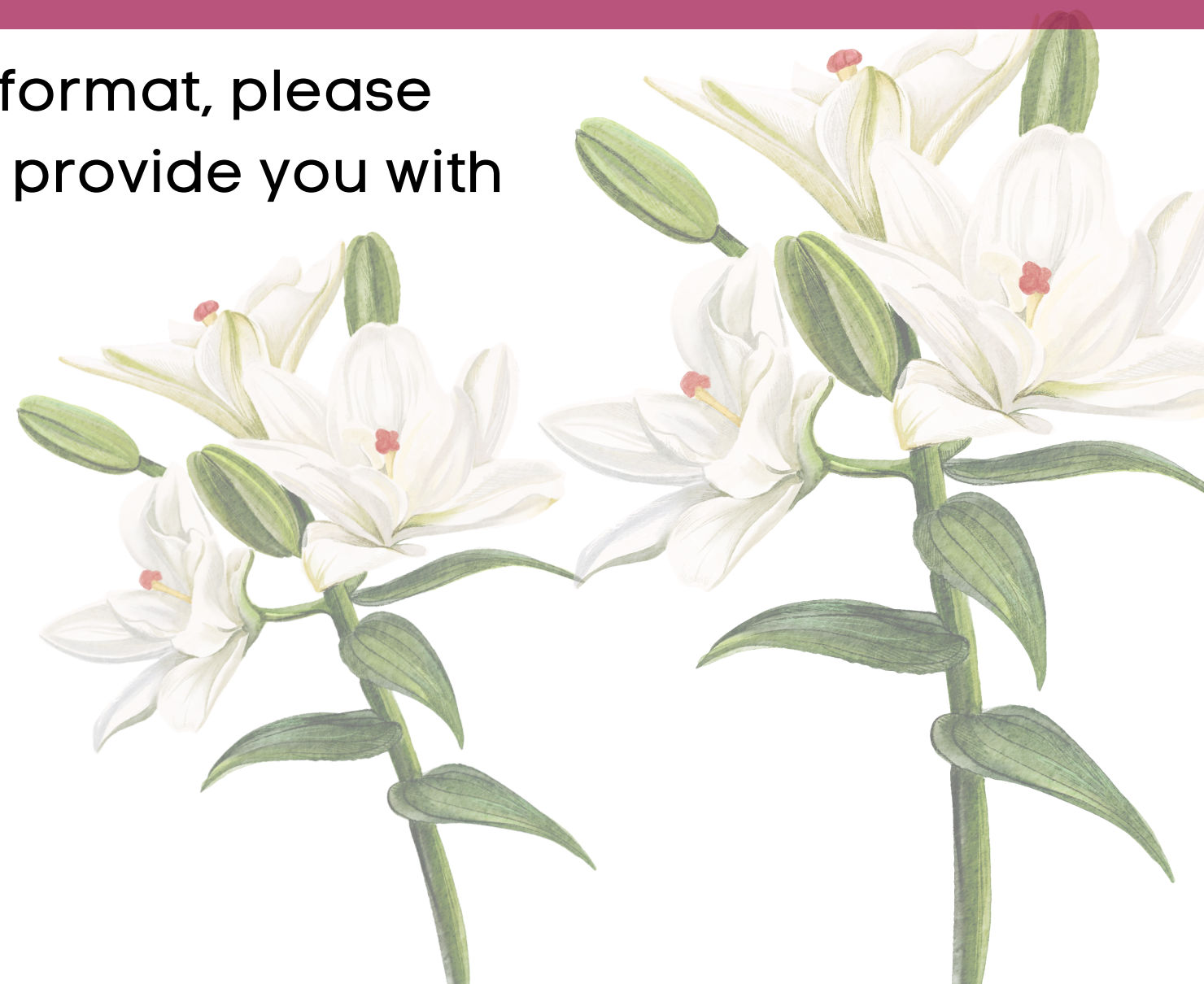
Harrogate Hospital & Community Charity, Harrogate and District NHS Foundation Trust, Planning Department, 3rd Floor, Lancaster Park Road, Harrogate, HG2 7SX

We would like to thank you:

Leaving money to HHCC in your will is a highly personal and special gift. It is entirely up to you whether or not to inform the Charity of your gift. However, it would be wonderful to know if you have chosen to leave a gift in your will, so we are able to thank you and keep you up to date with all of our charitable work. Please email or call us if you wish to let us know about your intended gift.

 hdft.hhcc@nhs.net  01423 557408

If you would like this information in another format, please contact HHCC as detailed above and we will provide you with this.



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