

HELP LIVES GO ON



Tina, diagnosed in 2017 with Non-Hodgkin-Lymphoma and husband Pat.

A guide to writing your will, and
a way to help people with cancer

MACMILLAN
CANCER SUPPORT



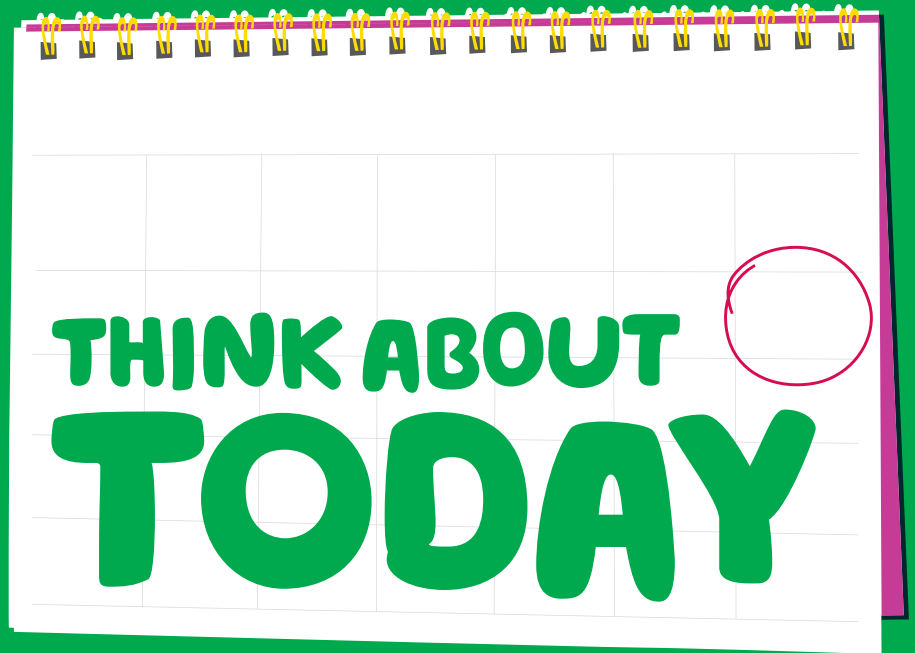
1 Think about today

2 Plan for tomorrow

3 Get your will sorted



1



Think about today



'I EXPLORE NEW PLACES WITH PAT'

Tina, diagnosed with
Non-Hodgkin Lymphoma

What's important to you?

It's normal to think about what the world will be like when we're no longer here to enjoy it. We think about the things that matter most, to us and to our friends, family and community. We leave something to them in our will because we want to do all we can to make sure they'll be okay.

We'd all also like to hope that everyone living with cancer

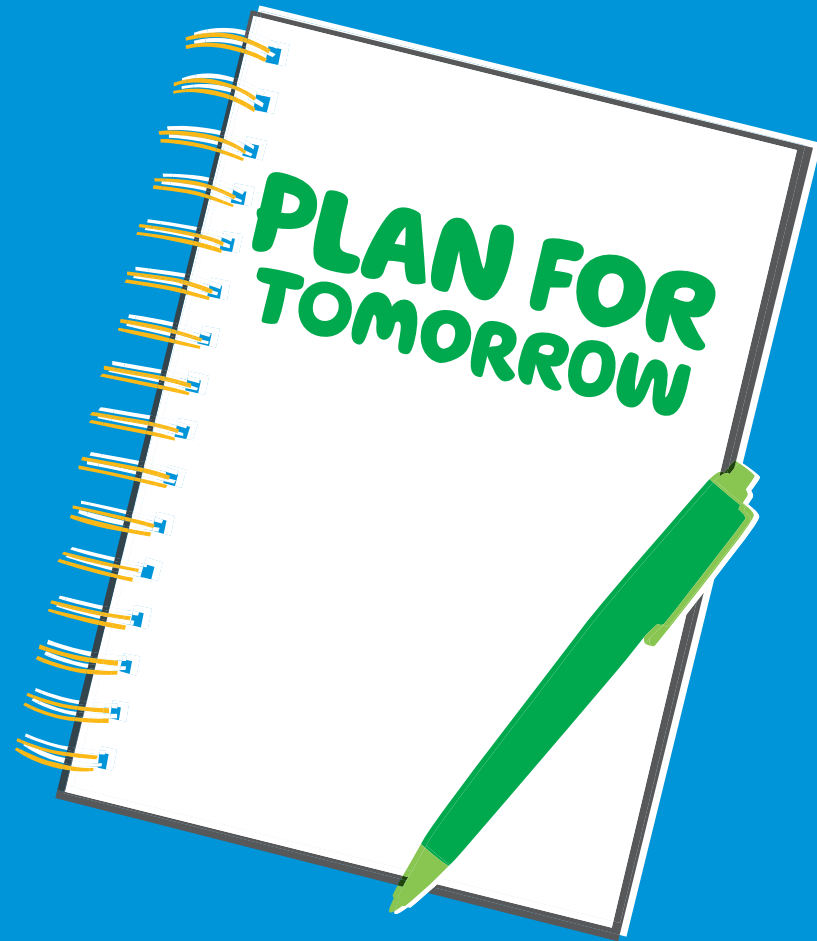
has the support they need to live life as fully as they can. And that's where you can help.

As the number of people diagnosed every year is increasing, so is the need for our services. A gift in your will is the biggest personal difference you can make, to help make sure lives go on.



Trevor, whose wife was diagnosed with cancer in 2016

2



Plan for tomorrow

Making or updating your will

The things you leave when you die are called your estate. It's everything you own, like money, property and your personal belongings. Your estate also includes your share of things you own with other people. Anything you owe, for example a mortgage is taken away from the total value of your estate.

A will is a legally binding document that includes your instructions for what you would like to happen to your estate after your death. It's where you say who you want to give your money and belongings to. You can also leave instructions for your funeral and, if appropriate, give details of who will look after young children.

Having an up-to-date, professionally written will is the best way to ensure your wishes are carried out after you die and that your loved ones are provided for in the way you want them to be.

If you die without making a will, you die 'intestate' and the law decides who inherits your estate. This may not be what you want to happen.

The rules that apply to wills, including who inherits your money and belongings if you die without making one, can be different depending on where you live. Your solicitor can explain things for you. You have to be 18 or over to write a will if you live in England, Northern Ireland and Wales, or 12 or over in Scotland.



The difference your gift can make

Every single gift we receive is precious, no matter how big or small. Because they all play a vital part in helping us be right there for everyone with cancer, right when we're needed most.

Your gift to Macmillan can help us support people from the moment of diagnosis, so we can guide each person through from the very start. It can mean more Macmillan nurses and other professionals, so more people with cancer get the clinical, emotional and financial support they need to live life as fully as they can.

It can also help our Support Line answer more calls. Or your gift could help keep our 24-hour online community

going, so there's always somewhere to turn, even at 3am.

Gifts in wills also help us run local cancer information and support centres. These provide free and reliable cancer information to help people take control. And when cancer stops people working, the gift you leave could ease money worries too, so people can afford to travel to hospital, stay warm in winter and even keep a roof over their heads.

So every single penny in every single gift adds up to make a huge difference. Yours will make the future that bit better for people with cancer, helping us to be right there to help lives go on.



Pat and Tina enjoying life together after Tina's cancer treatment

How we help lives go on

When Tina was diagnosed it was, in her words 'a devastating shock'. But we were right there for her to help her through treatment and back to enjoying life with her husband.

'When you're diagnosed it is impossible to have too much information, says Tina. 'Probably more than once a day, I visit the Macmillan website to find out fact-based information such as cancer treatments and side effects. The Online Community has proved invaluable with practical advice on coping with living with cancer, such as hair loss. My husband also

visits the website in order to be as informed as possible to enable him to support me.

After the past tough year my husband and I just really needed a break. I have visited the Macmillan Information Centre in Darlington Memorial Hospital for information booklets like travel and cancer and travel insurers that are sympathetic to cancer sufferers. My husband and I do have a campervan. It's great because it gives you the freedom and flexibility to just get up and explore places. It's brilliant.'

Some things we did in 2017

We spent £192 million on services for people with cancer, £18 million more than the year before. We supported over 1.4 million people through our personal support services, either face to face or over the phone. Many more were supported through our printed and online information and support resources.

Healthcare

£79 million in funding and supporting a wide range of health and social care professionals.

Financial support

£31.5 million on services to give people who are struggling with the cost of cancer eg grants. We also helped people secure £278 million in welfare benefits and other financial support.

Information and support

£27.5 million on giving people the information they need to help them make important decisions about their treatment and care.

Campaigning and raising awareness

£28.7 million on campaigning for changes, such as free hospital parking for cancer patients.

Practical and emotional support

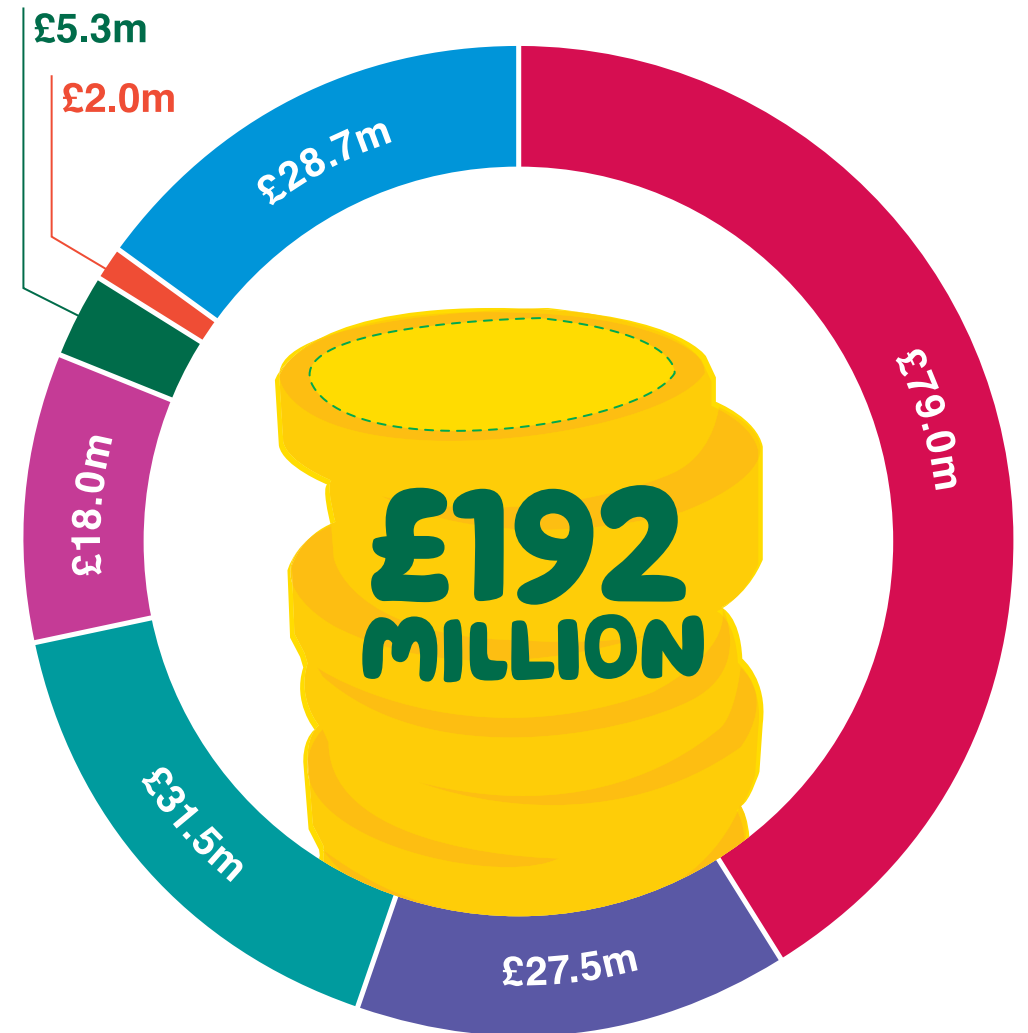
£18 million on support for the practical and emotional issues that people with cancer face.

Learning and development

£5.3 million on providing training opportunities for cancer care professionals, volunteers and people with cancer.

Inclusion

£2 million on helping to make everyone affected by cancer feel supported, no matter who they are or where they live.



'END OF LIFE DOESN'T MEAN END OF CARE'

Trevor, whose wife was diagnosed with cancer



How you can make a difference in the future

One of the new ways a gift in your will could really make a difference is at the point of diagnosis, where, at the moment, we can only reach 1 in 4 people. We really want to be there for everyone. What's more, we want to give everyone a Holistic Needs Assessment, right there and then, because cancer affects everyone differently. The Holistic Needs Assessment helps us to understand each person's individual needs so we can provide the best possible help for them –

whether that's support with finances, family relationships or even sorting worries about pets.

Personal support like this can make a huge difference, as it helps each person with cancer find their best way through and live life as fully as they can. We want everyone with cancer to benefit from this and other innovative care projects we're developing. A gift in your will could help us do just that.

3



GET YOUR WILL SORTED

‘I’ve arranged a legacy through a solicitor. It was very simple’

Brian left a gift in his will after the support he and his partner Michael received from Macmillan when they both had cancer.

How do I start?

We recommend you use a solicitor when writing or updating your will. It doesn't have to be expensive, but shopping around and asking for quotes will help you get a good deal. Some solicitors are happy to talk over the phone but you can always go to their branch if you prefer.

To find a local solicitor in England and Wales, contact The Law Society on **0207 242 1222** or visit **[lawsociety.org.uk](https://www.lawsociety.org.uk)**

In Scotland, contact The Law Society of Scotland on **01312267411** or visit **[lawscot.org.uk](https://www.lawscot.org.uk)**

In Northern Ireland, contact The Law Society of Northern Ireland on **0289 023 1614** or visit **[lawsoc-ni.org](https://www.lawsoc-ni.org)**

The following pages have lots of useful information on how to write or update your will, with helpful tips for things like appointing someone to look after children under 18, deciding who you would like to sort out your estate and what kind of gifts you can leave.

Macmillan also has a discounted will writing service. We have got more details about this on pages 26 and 27.

What to include in your will

This handy checklist will help you get an idea of the value of your estate.

Assets

- Home and any other property
 - Car
 - Furniture/antiques/collectables
 - Items of particular value (e.g. jewellery)
-
-

Financial

- Bank accounts – current balance
 - Building society – current balance
 - Savings
 - Stocks and shares
 - Insurance policies
 - Pensions
-
-

Other:

- Minus mortgage/loans/credit cards etc
-
-

Total Assets

- Property and assets abroad (Ask your solicitor as you'll need specialist advice).
-
-

Executors

You'll need to choose people you can completely trust to carry out your instructions.

Guardians

If you are a parent with young children, you should decide who you want to be your children's legal guardians if both parents die when the children are under 18 (or under 16 in Scotland).

Using a solicitor is particularly important if your will is not straightforward. This might be the case if:

- you own a property with someone who is not your husband, wife or civil partner
- you have young children
- you have children with a former partner
- you want to leave money to someone who cannot care for themselves
- you own property overseas
- you own a business.

Decide who to include in your will

Make a list of all the family and friends you want to remember and think about the types of gifts you want to leave them. Once you've provided for your loved ones, you may want to consider supporting your favourite cause. Legacies left to charities make a vital difference – for example gifts in wills accounted for over a third of Macmillan's income in 2017. We couldn't help nearly as many people with cancer without them.

Before you start, here's a list of the types of gifts you can leave.

Pecuniary – A pecuniary gift is a fixed amount of money. They are great as you know exactly what you are giving.

Residuary – A residuary gift is a share of your estate – a percentage of what is left of your estate after any taxes or costs have been subtracted. Because this gift is a percentage of your estate, rather than a set amount, it won't lose its value, so you don't need to worry if your financial situation changes.

Specific – These are particular items, such as a house, stocks and shares or jewellery. Anything that's valuable.

Family:

Friends:

Charities:

Restricting gifts

If you do choose to remember Macmillan with a gift in your will, we will use your gift wherever the need is greatest at the time we receive it. However we ask that you express this as a 'wish' and keep it as broad as possible. For example, your county rather than the village you may live in. This limits the risk of Macmillan losing its right to this gift. If you would like more information on restricting your gift.

Is there an email/URL to go here?

Inheritance Tax

Inheritance Tax is a tax on the estate of someone who's passed away. You only have to pay it if your estate is worth more than the entry level (or threshold) for it after everything you owe has been taken out. Currently that's £325,000. There's normally no Inheritance Tax to pay either if you leave everything above that threshold to your spouse, civil partner or a charity.

If your estate is worth more, anything above your tax-free allowance will be taxed. So for example if you're single and your estate is worth £400,000, there's no inheritance tax on the first £325,000. There is, however, tax to pay on the £75,000 left over. This will be taxed at 40%, which means you will need to pay £30,000.

How can I reduce my IHT?

There are ways to cut the amount of tax you have to pay. Leaving a gift to a charity will reduce how much tax you owe. Better still, if you leave 10% of your taxable estate to charity, the inheritance tax rate goes down to 36%. Ask your solicitor or financial advisor for more details.

Discounted will writing service



Face-to-face at home

England and Wales

If you'd like to arrange your will from your own home a trained financial professional (not a solicitor, but someone with in-depth understanding of the process) from **The Goodwill Partnership** will take your instructions and discuss your wishes in detail. Your instructions will then be passed to a solicitor who will provide your will.

£128.40 + VAT for a single will (14% discount)



By post

England, Wales, Scotland and Northern Ireland

Irwin Mitchell are leading solicitors with a great deal of experience in postal wills. Once you have registered for your discounted will, they will send you a questionnaire which you can complete and return at your convenience. They will then clarify your requirements and send out a draft will (usually within 10 working days) to approve.

From £135 for a single will (saving £40)

**From £190 for mirror wills (suitable for couples)
(saving £70)**



Online

England and Wales

You will be sent a link to an online form to complete your will instructions. A legal professional from Irwin Mitchell will check your instructions, clarify your requirements and you'll receive a draft will (usually within 10 working days) to approve. Once agreed, they will issue your final will with full signing instructions.

From £120 for a single will (saving £25)

**From £170 for mirror wills (suitable for couples)
(saving £25)**



By phone

England, Wales and Northern Ireland

During the appointment, a counsellor from The Goodwill Partnership will call you and take your will instructions over the phone. They will then be sent to a solicitor for them to draft your will. Once drafted, it will be sent to you in the post for your review, along with instructions for signing.

£128.40 + VAT for a single will (14% discount)

To register for your discounted will, visit
macmillan.org.uk/DiscountedWills
or call us on **0300 1000 200**

Checklist

Everyone should have an up-to-date will, no matter how old you are. And it's easy to make one. Here's a reminder of the most important points to consider. It'll help if you keep this booklet handy when you write your will, especially if you've written notes in it.

1. What do you have to leave?

See page 23 for help with working out everything you own and everything you owe, so you can get a good idea of the value of your estate.

2. Who would you like to include in your will?

Go back to the list you made on page 24 of the people and charities you would like to leave a gift to.

3. Who should be the executors of your will?

Decide who you want to do this vital job for you.

4. Who would you like to be guardian of your children aged under 18?

5. Who will look after your pets?

6. Any funeral instructions?

7. Use a solicitor – and ask about inheritance tax

See page 21 for details of how to find a local will and probate solicitor, or use our discounted will writing service.

8. Update your will when life changes

If you get married, enter into a civil partnership, get divorced or have had children or grandchildren, you may need to update your will. You may also need to change your will if your finances change.

9. Keep it safe

Leave your original will document in a place where it is secure and easy to find, for example, with your solicitor. Keep a copy yourself and make sure your executors know where it is.

Top tip: Keep this booklet handy when you write your will as it's a great way to remember what you need to do, especially if you've written notes in it.

We're here to help everyone with cancer live life as fully as they can, providing physical, financial and emotional support. So whatever cancer throws your way, we're right there with you.

For information, support or just someone to talk to, call **0808 808 00 00** or visit **macmillan.org.uk**

If you no longer wish to receive mail from Macmillan, please call our fundraising support centre on **0300 1000 200**.
Printed using sustainable material.



Registered with
**FUNDRAISING
REGULATOR**



Printed using sustainable material. Please recycle. Registered charity details Macmillan Cancer Support, registered charity in England and Wales (261017), Scotland (SC039907) and the Isle of Man (604). Also operating in Northern Ireland. MAC17023_

