



St Andrew's  
Hospice

# Your will; your wishes

**Plan**  
what you  
**want**

**Talk**  
to your  
loved ones

**Write**  
your  
**will**



# Valuing your assets

## How much you have (assets)

House value	£.....
Car	£.....
Jewellery	£.....
Furniture / antiques / collectibles	£.....
Bank accounts - current balance	£.....
Building society - current balance	£.....
Stocks and shares	£.....
Life assurance policies	£.....
Other policies	£.....
<b>Total</b>	<b>£.....</b>

## How much you owe (liabilities)

Mortgage - outstanding balance	£.....
Overdrafts	£.....
Credit card debts	£.....
Bank loans	£.....
Other debts and loans	£.....
<b>Total liabilities</b>	<b>£.....</b>
<b>Total assets</b>	<b>£.....</b>
<b>Less total liabilities</b>	<b>£.....</b>
<b>Total estate value</b>	<b>£.....</b>

Remember, if you have any joint accounts or borrowings, they will transfer to the joint owner upon your death - so don't include these in your calculations.

Your total estate value, along with any unlisted objects with sentimental or emotional value to your loved ones are what you have available to share out.

## Would you like to leave a gift to St Andrew's Hospice?

Every gift we receive helps us to support people living with a progressive, life-limiting condition, as well as their families. If you choose to leave a donation to St Andrew's Hospice in your will, you will make a big difference to a family in our community, at the most unimaginably difficult time in their lives.



**£400**

Would provide 24 hour's care for one patient, paying for all of the services they need in their stay; including nursing, catering, wellbeing support and complimentary therapies.

**£5,000**

Would give a week's respite care to a child at Andy's, providing expert care, stimulating activities and a loving environment whilst their families take time to look after themselves.

**£15,000**

Would run everything at the hospice for 24 hours, making that day count for all of our patients, families, wellbeing service users, carers and those accessing family support services.

# Talking to your loved ones about your wishes

Writing a will can be daunting. There is so much to consider and the decisions you make have the power to help your loved ones, and extend into the wider community too.

One thing is certain - no matter what you own and how you decide to divide it, having a written will makes everything easier for your family at a time when they're working through the grief of losing someone they love.

It also really helps to talk to your family about your wishes so they can understand the reason for your decisions and make sure what you wanted to achieve is made possible.



**Set a time to talk** - nobody looks forward to talking about death. It can be an uncomfortable subject so give advance notice of when you plan to have these discussions.



**Priorities to provide** - try to explain your intentions. If you set your goals at the beginning and link back to them throughout, your loved ones will appreciate your wishes more.



**Details of your plan** - give details of the current plan and how you think it will achieve your goals. Ask for opinions, your loved ones may have good ideas of what will be of most help to the people concerned.



**Your heirlooms** - if you have jewellery, antiques, furniture or other special items (chattels), they could hold sentimental value to loved ones. It is worth asking whether your friends and family are attached to any of your items.



**Your funeral** - would you like to be buried or cremated? How do you want your funeral to be paid for or do you have a pre-paid funeral plan? Do you have preferences to readings and songs? It is a really good idea to share these plans with your family to avoid additional stress at what will be a difficult time for them.



**At the moment** - explain that this is your current draft, and that you will revise this as changes happen within the family and your estate, including when babies are born or priorities change.

# Why your support matters

Leaving a legacy is a powerful way to support St Andrew's Hospice, and we want to help you to explain the incredible impact that your gift will have. You may wish to share this story about Hektor, one of the patients we recently cared for at the hospice. If your family want to know more about your wish to help us, they can read all about our work at <https://www.standrewshospice.com/news>



## This is... Hektor

**Hektor is a smiling, handsome and wonderful little boy who fills the world around him with sunshine. He is one of our young patients at Andy's. We caught up with his mum to hear his story.**

Hektor was born a healthy little boy. He, unfortunately, developed life threatening complications when his body did not absorb his routine Vitamin K medication that is administered at birth. This led to Hektor developing Vitamin K deficiency bleeding (VKDB), a condition that can lead to severe bleeding in babies as a result of having diminished levels of Vitamin K. Vitamin K plays a fundamental role in helping blood to clot. The bleeding can occur anywhere on the inside or outside of the body. VKDB is very rare, only occurring in 1 in 14,000 to 1 in 25,000 infants but is very dangerous.

At 7 weeks old Hektor suffered from bleeding to his brain. The doctor's original diagnosis was not promising and at one stage his family was told that he was brain dead. However, Hektor defied expectations; facing and winning the battle for his life and learning to live with cerebral palsy,

quadriplegia and development complications as a consequence of his VKDB.

Nearly 3 years later Hektor is now in a stable condition and is progressing in a way that is full of hope and promise. His mum, Amy, is very proud of her youngest son and is ecstatic to be making memories with him. She says that Hektor's hobbies include painting, going on the trampoline, spending hours looking at black and white images and that "his best and most beautiful smiles are when he's bouncing".

Hektor belongs to a very strong family unit that is made of his Dad, Mum, his Grandma Lesley (known as Nannama) and his two brothers, Oskar and Erik. His dad is still working full-time for a plumbing manufacturer and his mum works part-time as an anaesthetist assistant. The everyday help and support they receive from his Nannama



**If it wasn't for Andy's Children's Hospice and other respite care, their lives would be very different to how they are now.**

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ensure that the hardest days are still filled with love and laughter. His mum explains that “when Hektor is at home, his brothers are full of giggles and cuddles and Hektor erupts into smiles and shows recognition and joy to be with them”.

Amy does admit that life with Hektor can be hard at times and before his care and support plan was put into place it could be a struggle. She said that it was during this time that the strength of her family was revealed and thanks to the support from external agencies, they are now living the fullest of lives. They manage to go away together as a family for short breaks in a caravan and they are able to give each of the boys the love and support they need. They are particularly excited to celebrate Hektor’s third birthday in August.

Hektor and his family receive support from the children’s service, attending his health appointments and checks as well as respite care. He especially enjoys spending time at Andy’s and his mum is grateful for the opportunity to use these services, saying that if it wasn’t for Andy’s Children’s Hospice and the other respite care that “their lives would be very different to what they are now”.

Hektor really enjoys his physiotherapy sessions and the time he spends with his much-loved physiotherapy worker, Christine Jones. Christine is a Physiotherapy Technical Instructor at St Andrew’s



Hospice (including Andy’s Children’s Hospice) and has been working with him for three months. She has been working at St Andrew’s Hospice for nearly six years and has a lot of experience in working with children in a position similar to Hektor’s. She says that he is an “absolute sweetie, who works hard to push himself more and more”

Christine explains that they developed an immediate rapport and Hektor quickly established a trust in the routines and exercise programmes she uses with him. She works hard with him to improve his flexibility allowing him to relax in different positions. One of her favourite things is building a trusting relationship with the children, and loves when Hektor and she make each other grin. “he sits on my knee with his back to me and I talk to him constantly whilst helping him move his limbs, he will suddenly half turn, nestle into my neck and grin up at me.”

Hektor is truly an inspirational young boy and he is forming very positive relationships with his family and those around him. Everyone is happy to be with him and appreciate every day they are together. We hope that he continues to prove the doctor’s original diagnosis wrong and keeps enjoying life and making people smile.



If you decide to leave a gift to St Andrew’s Hospice in your will, the money you leave us will help a local family like Hektor’s to make each day count, creating memories together that will last a lifetime.

# Writing your will

Now that you've decided who you want to benefit in your will, you will need to decide whether you want to use a solicitor to help you write it.

Although not a legal requirement, using a solicitor can be very helpful, as the way it is written can affect how it is interpreted after your death. 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 a property overseas.
- You own a business.
- There are inheritance or other tax considerations.

If you have children, remember it is important to state who you want to become your children's legal guardian if the children are under 18 when both parents die.

## Appoint an executor

In order to carry out the instructions of your will, you'll need to choose someone that you trust to be your executor. This can be friends, family members or solicitors.

Although solicitors can charge for the work, it is a big job so you need to think carefully about who would be best to carry this out and speak to them about it.

# Letters of Wishes

Including letters with your will is a good way to express your thoughts and leave a final message without risking your will's integrity. This Letter of Wishes can be valuable in assisting your executors to distribute items of less financial value according to your wants.

Here are some ideas of things you might want to include:



Your aims, priorities and explanation for controversial decisions like excluding someone.



Advice on how you wish for your children to be raised.



Your funeral preferences and where you want to be buried / have your ashes scattered



If you are leaving anything in trust, details of how you wish for payments to be made.



What to do with your social media accounts (digital legacy)

# Leaving a gift to St Andrew's Hospice

If you're happy that your will has taken care of your family and friends and you are able to leave a gift to St Andrew's Hospice, it is easy to do and we promise to make every penny count.

## Different types of gift

### Residuary



A residuary gift is a percentage of your total assets once taxes and costs have been subtracted.

### Pecuniary



A pecuniary gift is a fixed amount of money e.g. £5,000.

### Specific



A specific gift is a particular item that is of financial value to you - like a house, jewellery or shares.

“Thank you for your kindness and for being with my father, Frank, in the last moments of his life. It gives my mother great comfort to know he had someone there.

Thank you for taking the time to speak with us when you were off-duty. I know it must have been a tiring shift but your kind and caring words meant so much. Simply you, and all the staff we met at St Andrew's Hospice make a real and positive difference to people's lives. What an incredible vocation.

Sincerely, thank you for making the most difficult time in our lives a little more bearable.”

Kristina and Olwen



# Glossary

Here's a helping hand with the key terms you may encounter when considering your will.

## **Administrators**

Those appointed to administer an estate where there is no Will or executor.

## **Beneficiary**

An individual or organisation who will receive a gift in your Will.

## **Bequest**

Money or an item that is left in a Will.

## **Codicil**

A document which alters the content of a Will.

## **Chattels and moveables**

Your possessions, including your furniture and car.

## **Digital legacy**

The digital information that is available about you after your death, including social media profiles, blogs, gaming profiles etc.

## **Estate**

All your possessions at the time of your death, including money and property.

## **Executor**

The person who is appointed by you to make sure the instructions in your Will are carried out.

## **Guardians**

Guardians are the people who are appointed to look after any children under the age of 18.

## **Index-linked pecuniary legacy**

A cash gift which can be linked to the index of retail prices, allowing amounts pledged now to keep their value in line with inflation.

## **Inheritance Tax (IHT)**

The government sets the Inheritance Tax threshold for the year and any estate with a value over this amount is subject to tax. Reducing the estate value with a donation

to charity can reduce Inheritance Tax.

## **Intestate and intestacy**

A person is said to be intestate if he/she dies without making a Will.

## **Letter of Wishes**

A non-legal document that accompanies your will to provide additional guidance.

## **Pecuniary legacy**

A gift of a fixed amount of money.

## **Power of attorney**

A legal document which authorises one or more people to handle another person's financial affairs (including property, shares, money, etc), either generally or in relation to specific items.

## **Probate**

The legal procedure by which your executor is given the authority to administer your estate. The remainder of an estate after the deduction of tax, debts, specific gifts, legacies and the expenses of administration.

## **Residuary gift**

A gift of a set percentage of your assets. This is a popular way to leave a gift to a charity.

## **Specific gift**

A gift of a particular item, for example a piece of jewellery or furniture.

## **Testator or testatrix**

The person making the Will.

## **Will**

A legal document containing instructions for your executors on what to do with your money and property after your death.

## **Witness**

Someone who signs your Will in your presence, who must not be a beneficiary.