

Make a Will Fortnight

During September

100% of your donation
will come to the Dudley
Group NHS Charity



This leaflet includes . . .

- Why make a Will?
- Frequently asked questions
- A guide to making a will and leaving a legacy
- What is a Lasting Power of Attorney?



Charity Number: 1056979

Giving you peace of mind
and helping a good cause

Making a Will is simple and an important way to protect the future of your loved ones. It's the only way to be certain that your money and your belongings go to the people and causes you care about.



Why should I make a will?

You may have put off making a will because it involves thinking about what happens when you're no longer here. This is understandable but it also leaves the door open for your loved ones to miss out and potentially for the Government to benefit from your property and your possessions.

Making a will gives you peace of mind that your property, possessions and money will go to the people and the organisations you care about. No-one can control when the inevitable will happen but you can maintain control of what happens when it does.

Won't everything go to my next of kin if I don't have a will?

This is a common misconception. Sometimes this will happen but not always. If you don't have a will, the law dictates who gets what. For example, if you are not married to your partner regardless of how long you have lived together, your partner would receive nothing. If you have no living relatives, everything you own goes to the Government.

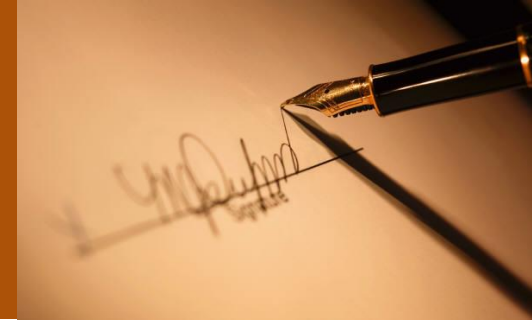
Why Now?

Waldrons Solicitors are supporting DGNHS Charity by offering their time to prepare a straightforward will for our patients, staff and supporters completely free of charge in exchange for a donation which will help us give extra support to patients and their families.

The suggested minimum donation is £80 if you are a single person or £150 if you and your partner make wills at the same time. This is a saving of over 50% on the usual charges and 100% of your donation will go to supporting the Dudley Group NHS Charity. If your will is not straightforward, for example if you need Inheritance Tax advice or if you need to set up Trusts, Waldrons will explain and agree any charges with you in advance.

You will receive exactly the same service as you would if you were paying the usual cost of a will, as well as the benefits that Waldrons' clients receive. Please see next page for further information.

Making your appointment



Please contact Waldrons on 01384 811 811 to arrange a meeting with one of Waldrons' specialist legal advisors to take place during September.

Please ensure you mention DGNHS Charity Will Fortnight when you call.



Offices at: Dudley,
Kingswinford,
Merry Hill and Walsall
www.waldrons.co.uk
☎ 01384 811811

Meet Waldrons' Specialist Legal Advisors



Front left to right: Jill Banks and Dawn Cash
Rear left to right: Morgan Martin-Booth, Jessica Bird, Kevin Martin and Tasbiah Shoaib

Waldrons give their time free of charge but you will receive exactly the same service that you would receive if you were paying Waldrons to prepare your will directly. As you will be a Waldrons' client, you will automatically receive the following benefits:

- A no cost review of your will every five years
- Guaranteed secure storage of your will, completely free of charge
- Waldrons' Lawcard which entitles you to benefits on legal services including reduced costs of Powers of Attorney, 24/7 Motoring Law Helpline and £30 vouchers every time you recommend friends or family to use Waldrons' property specialists when moving home.

Remember . . .

DGNHS Charity will receive 100% of all donations and by making the suggested donation you will be saving at least 50% on Waldrons' usual charges for preparing a will.

Frequently Asked Questions

1. Why should I make a Will?

It's the only way to be certain that your money, property and possessions will go to the people and organisations you care about.

Everyone should have a will but it is particularly important if:

- you have a partner who you are not married to - the law says that they are entitled to nothing if you don't have a will that leaves something to them
- you are separated - your spouse may benefit from your property, money or belongings if you don't have a will to exclude them
- you want to leave gifts to charity or to friends - the law won't allow this if you don't have a will

No-one has control over when the inevitable will happen but making a will gives you the ability to control what happens when it does.

2. When do I need to make a Will?

If you don't have a will, the simple answer is now. You are never too young or too old to make a will and have the peace of mind that having a will gives to you and your loved ones.

3. What is a straightforward Will and is it right for me?

A straightforward will is ideal for you if you are leaving your property and possessions to family members, friends or if you plan to leave gifts to charity. If you have children who are under 18, it also includes appointing guardians for them. A straightforward will would not include Inheritance Tax planning or setting up Trusts for anyone other than children under the age of 18.

4. What will it cost me?

You will be given an envelope in which to place your donation to DGNHS Charity. The suggested minimum donation is £80 if you are a single person or £150 if you are a couple making a will at the same time. This is less than half the cost of making a will if your solicitor charged you for it. If your solicitor thinks you may need Inheritance Tax advice or if you need to set up Trusts, the cost of doing this will be discussed with you in advance.

5. How do I get in contact with the Solicitor?

Call Waldrons on 01384 811 811.

Please remember to mention the DGNHS Charity Will Fortnight when contacting Waldrons.



Legacies & Wills

A guide to making a Will and leaving a legacy to charity

When you have thought about your loved ones in your Will, you may wish to donate to a charity. This guide explains how you can leave a bequest or legacy to the Dudley Group NHS Charity.

Why the Dudley Group NHS Charity needs your legacy

Money donated to the Dudley Group NHS Charity adds extra value to the already excellent care offered by the NHS. It enables us to buy new medical equipment, provide specialist training for staff and improve patient comfort and care.

Your gift to us will help us to continue offering extra support and comfort to our patients, enabling our patients to have the very best experience possible.

To find out more about our charity you can find details at the bottom of this brochure.

A legacy is a gift for the future and can make an enormous difference to our charity. You can specify a particular area to donate to or place it in our general fund which is governed by a charity committee. We can make sure your legacy goes to a deserving department or ward in accordance with your wishes.



There are a number of ways you can leave a legacy to Charity.



Specific Cash Gifts

You can leave a fixed amount of money to charity. It is simple and straightforward. If you would like to leave a cash gift to help our work, please ask your solicitor to include it in your Will.

Specific Legacy

A specific legacy enables you to leave something of value to the Dudley Group NHS Charity, which can be used by the charity appropriately. These can be items of jewellery, property, shares or furniture. It must be clearly identified in your Will.

Residuary Legacy

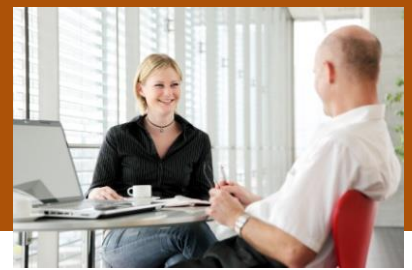
A residuary legacy is when you leave the balance of your estate to the Dudley Group NHS Charity after everything else is taken care of e.g. debts, liabilities and tax.

You can specify a particular area to donate to or place it in our general fund which is governed by a charity committee. We can make sure your legacy goes to a deserving department or ward in accordance with your wishes.

Please Note: We are not able to advise further on legal matters relating to the leaving of a legacy as such other advice should come from an independent solicitor or other professional adviser.



Making Your Will



Everyone needs a Will. It is the only way of making sure that your property and possessions go to the people you care about when you are no longer here. Your Will can spare additional distress to your family and friends and can stop legal wrangling following your death.

Sometimes people assume that everything they own will automatically pass to their next of kin. The fact is that, without a Will, the Government decides who should have everything you own (legally known as your Estate) and it can even become the property of the Government. This could mean that your family and friends receive nothing.

Planning for the future is a very personal process for you and for your family. It involves looking closely at the things you believe in, how you feel about your family's inheritance and how you want to be remembered by society.

How does this work?

When you contact Waldrons, a meeting will be arranged with an expert solicitor and you will be sent a Will Questionnaire which will contain some of the things that you need to think about. This will help to focus the meeting on who should receive what in your Will.

Cash gifts

You can decide to leave a set amount of cash to a person, an organisation or charity.

Specific items

If you have specific things you want to leave such as items of jewellery then you will need to be as descriptive as you can about what that item looks like. If you are not descriptive enough about the item then it may be that the item cannot be identified. You can leave specific items to someone or to charity.

Everything else: The Residue

After you have decided on any specific cash gifts and specific items, and when any liabilities are paid, everything else that is left is called 'the residue'. You will need to decide who receives this and if more than one person, how it is to be divided. You can leave the residue to one person, several people or to charity if you wish.

Who makes sure my wishes are followed?

When you make your Will, you will need to choose people to deal with your Will following your death. These people are known as Executors. You can appoint between one and four Executors but it is always recommended that you have at least two. You can appoint your solicitor as your Executor but they will charge for their services and the charges would be payable from any money or property you leave in your Will.



What is a Lasting Power of Attorney?

It is a legal document that allows a person of your choice to make decisions on your behalf. When making a Lasting Power of Attorney (LPA), you are known as the Donor because you are donating the ability to make decisions to someone else.

The person you are donating that ability to is known as your Attorney. You can have more than one Attorney.



A Lasting Power of Attorney helps you to control your future - whatever happens.

Please note that this service is **additional** to the Will Fortnight campaign. Should you wish to put an LPA in place your solicitor will explain the costs to you in advance.

Why do I need a Lasting Power of Attorney?

1. If there comes a time when the law says that you do not have mental capacity, perhaps because of a medical condition such as Alzheimer's, brain injury or a stroke, an LPA will allow the people you have chosen to make decisions for you.
2. If you have a carer who helps with your day to day affairs, you could appoint your carer as an Attorney to deal with your property and financial affairs.

What is mental capacity?

'Mental capacity' is the ability to make decisions for yourself. A person may not have mental capacity if they have an illness or disability such as a mental health condition or dementia.

What decisions does a Lasting Power of Attorney cover?

There are two types of LPA which deal with different decisions.

A Property & Financial Affairs LPA will allow your Attorney(s) to make decisions about your property and finances such as dealing with the bank, buying things that you need using your own money, investing money for you and buying or selling property. A Property & Financial Affairs LPA can be used as soon as it is registered.

A Health and Welfare LPA deals with your medical treatment, where you should live and can include decisions about life sustaining care. It can only be used if you lose mental capacity.

When should I make a Lasting Power of Attorney?

Now! If you are ever in a position where someone needs to make decisions for you, without an LPA that person would have to apply to the courts for a Deputyship Order which is more expensive, takes several months and would result in your assets being frozen until the Deputyship Order is approved or rejected.

I have been diagnosed with Dementia. Is it too late to make an LPA?

This will depend on how advanced your condition is and in some cases whether a doctor says that you still have mental capacity. If a doctor says that you do not have mental capacity then there remains an option for someone to apply for a Deputyship Order.



Please contact Waldrons directly for more information on a Lasting Power of Attorney www.waldrons.co.uk

Dudley Group NHS Charity

2nd Floor, Trust HQ, Russells Hall Hospital, Dudley, DY1 2HQ | 01384 456111 ext 3349
dgft.fundraising@nhs.net | www.dgft.nhs.uk/our-charity | Charity Number: 1056979

