

today, tomorrow, forever

Leaving a gift
in your will

www.clancancersupport.org



introduction

Each year, Clan Cancer Support is here for over 2,400 people coping with the uncertainty of a diagnosis, providing a wide range of practical, emotional and therapeutic support services..

The income we receive from gifts in wills goes towards providing almost 10% of these services for our clients, helping them to face their cancer journey knowing that they are not alone.

Leaving a gift in your will is important to us all - when we are no longer here, we want to know that those we care about, and those who care for our loved ones in the future, are looked after.

If you are considering a gift in your will to Clan Cancer Support, thank you. This guide will help you to find out a little more about how you can make that pledge to support our work, and the future generations of individuals who will turn to us during their cancer journey.

“From the first time we crossed your threshold, the organisation always treated my wife as a person. After three weeks, and the four and a half years that followed, of being an item on the NHS conveyor belt, this was a breath of fresh air. I am convinced that as well as the treatments that she received from both the NHS and Clan, it was that simple humanity which contributed to prolonging her life.”



andreas and kris' story

"Cancer has played a big role in our lives. Both our mothers suffered over a long time with the disease and we have been constantly confronted with cancer within our family. We had nothing like Clan in our home countries of Germany and Poland and since seeing the work of the organisation first hand, we have realised the importance of having support from a neutral point of view outside of the family network.

My husband Kris and I, have no plans to adopt and so, have no children who would naturally inherit our estate. We have formed a trust in the UK to ensure that our nephews are provided for but following that, we want to leave our estate to Clan.

When our friend Emma was undergoing her own personal cancer journey, that's when we were first introduced to the work of Clan. Emma, who sadly lost her battle with the disease in 2015, used many of the services at Clan Aberdeen and this allowed us to see first-hand, just how focused and personal the support she received was.

Since then, we have also visited the centre in Elgin and in fact have close friends who volunteer there and love their involvement with the organisation and the clients.

We don't see Clan as one of the major charities who can count on significant levels of support. The personal approach is what makes all the difference and we want our legacy to be one that has an impact. That's why we are pledging to leave a gift in our will, to Clan Cancer Support."



how clan uses gifts in wills

Gifts in wills can be big or small, but the impact they have is huge and long lasting. Your gift will help to;

- Provide future generations with the coping skills needed to tackle a cancer diagnosis.
- Ensure that isolated and rural communities have access to the support they need on their cancer journey.
- Reduce the pain, anxiety and stress caused by cancer and its treatments.

That means a huge amount to Clan, but it means even more to those who need our support now and in the future.

Between 2014 and 2020, donations made to Clan from gifts in wills contributed on average £237,531 each year.



Without gifts in wills to Clan, 1 in 10 people who need our support, would not be able to access our services.

step by step guide to making a will

When you are no longer here, what you leave behind is known as your estate. This is everything you own - money, property and belongings.

Having an up to date will - a legally binding document which includes your instructions for what to do with your estate after your death - is essential. It is the only way to ensure that the important people in your life are provided for, in the way you want.

Making or updating your will is easier than you think. This step by step guide will help you prepare for a meeting with your solicitor.

What to include

Before making an appointment with your solicitor, it can be useful to make a note of your possessions, and a record of everyone you'd like to recognise in your will. Be sure to include their full names and addresses.

Property and assets abroad

There may be a requirement to cover these by a will in the particular country where these are located - consult your solicitor for more information.

Executors

You will require to choose who you want to carry out the instructions in your will, known as your 'Executors.' It is important these are trustworthy individuals who you have confidence in.

Who to include:

Make a list of family and friends you want to remember in your will, as well as the type of gift you'd like to leave. Once you've provided for your loved ones, you may also wish to leave something for a charitable cause close to your heart - and it would mean so much to Clan Cancer Support if we are that cause.

- o Family
- o Spouse or Partner
- o Friends
- o Charitable Organisations

Guardians

If you are a parent with a young child/ children, you should consider who you wish to have as their guardian or guardians. This is important in the event that both parents die while the child is under 16.

Using a solicitor

Seeking professional advice from a solicitor is recommended - this needn't be expensive or time consuming but will ensure your will is legal. Wills can be made by phone or face to face. The agreed final document will require to be signed by you in front of a witness, who must also sign for it to be valid.

Inheritance Tax

Inheritance Tax (IHT) will be paid on any part of your estate greater in value than the tax free threshold. This is set by the UK government and as at October 1st 2019, is £325,000 per person. The tax free threshold available on death can be reduced by some lifetime gifts made in the seven years before death. Subject to various reliefs and exemptions, any sum left on death that is in excess of the threshold is charged to IHT at 40%.

Charitable Legacies

Charitable gifting under your will is a very simple but effective IHT planning mechanism. If you leave a gift to a charity in your will, this will be deducted from the value of your estate before any IHT is calculated.

Certain gifts to charities can also reduce the rate of tax paid on the remainder of your estate from 40% to 36%.

To assess the potential benefits of charitable gifting in your own estate, speak to your solicitor or financial advisor.

ways you can leave a gift to clan

A share of your estate (Residuary)

After settling any debts, the expenses of administration of your estate and any legacies included in your will for your loved ones; the remainder of your estate is known as 'the residue.' You could choose to leave the residue, or a share of the residue, to a charity.

A cash gift (Pecuniary)

Rather than leaving a share of your estate, you could make over a fixed cash sum to a charity.

A specific item

You may wish to make over a specific item, or collection of items, to a charity. This could be an item which could be useful to that charity, or sold to generate income.

answers to those key questions

Why should I consider making a will?

Without a will, the state decides what happens to your estate, so it's a good idea to ensure that your wishes for your family, friends and charities you care about are recorded legally.

You should also review your will regularly to reflect any changes in personal circumstances - death, marriage, children, divorce or inheritance. It's also important to ensure your estate isn't adversely affected by inheritance tax and changes to legislation periodically.

Is making a will difficult?

Making a will should not be a chore. Most solicitors will provide a checklist of things to consider prior to completing the official paperwork. This means you can plan who you want to include, and what you want to leave, at your own leisure.

Do I need a solicitor?

It is strongly advised that you use a solicitor when writing a will, to ensure your wishes are accurately recorded and legally binding. This need not be a costly exercise and many solicitors offer a competitive rate, or even a free will writing service at certain times of the year.

How can I amend an existing will?

You can add a legacy to Clan by putting in place a Codicil to your will. This is a short document which amends the terms of your will. Your solicitor will be happy to prepare this for you and then store it with your will to ensure that it is not misplaced.

Remember – DON'T make changes to your existing will without professional help.

What are the tax implications?

Gifts in wills are tax efficient - although tax free thresholds will change over time with legislation, it is important to consider how your estate will be impacted.

Any gift you leave to Clan Cancer Support will be deducted before the tax liability is calculated.

If your estate is £10,000 over the threshold for example, a gift of £2,000 to Clan Cancer Support means inheritance tax is payable only on the remaining £8,000.

checklist

What do I have to leave?	✓	
	✗	
Who would I like to include in my will?	✓	
	✗	
Who should be the executors and guardians?	✓	
	✗	
Have I appointed a solicitor?	✓	
	✗	
Have I updated the will to reflect life changes?	✓	
	✗	
Is my will and codicil safe?	✓	
	✗	



the impact of your gift

James's Story – why Clan is important to him

Susan and her husband James first visited Clan after a routine hospital check-up when she was told that her cancer had returned and had spread to her liver, lungs and spine.

Over the following eight months, James and Susan used Clan whenever they needed it. They came when James lost his job. They came when their two daughters, Carys and Mirren (aged 9 and 11), needed emotional support from Clan's Children and Families Service.

Susan passed away in a local hospice surrounded by her family. A few months later, James returned to Clan for further counselling.

"I was struggling in knowing how to move forward with my life and to know that the 'place' I was in was not affecting home and family life.

The counsellor's advice really helped me change my outlook on my life ahead and I am extremely grateful for her time and experience. Clan has been there for myself and my family and I will always be so very proud to be part of the Clan family. I think it's important to feedback on such a positive experience... Thank you."

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we would love to hear from you

If you have any questions relating to leaving
a gift in your will, no matter how small, please
do get in touch with our planned giving team.

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plannedgiving@clancancersupport.org

-  ClanCancerSupport
-  ClanNow
-  ClanCancerSupport

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Clan Cancer Support
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