

# A gift of comfort and support for future generations



How to leave a gift in your Will to Cancer Support UK



# Why leave a gift in your Will?



# A gift for future generations of cancer patients



Whether you've been touched by cancer yourself, cared for a loved one with cancer, or have friends or family that have been affected by a diagnosis, you'll know that it can turn lives upside down. There's the emotional rollercoaster to contend with, coupled with all the sickness, discomfort and upset of treatment.

That's why we aim to be there for as many cancer patients as possible for as long as it takes – both during treatment and afterwards, as they attempt to readjust to life.

A gift in your Will helps make this possible. Obviously, you'll want to look after friends and family first, but if you choose to leave something extra to Cancer Support UK, it can make a huge difference – helping us provide for the next generation of cancer patients, and plan our services with confidence for the future.



*I can't thank you enough. I was feeling particularly lonely and upset the day my kit arrived, but it completely lifted my spirits. It's a complete nurturing kit and made me feel I was really being thought and cared about, with lovely gentle products. Anyone receiving your kit will, I'm sure, feel how I did. It went a long way making me feel lifted in a dark worrying time in my life, Thank you*

**Hazel, Cancer Kit recipient.**



# A gift that brings comfort and support



We provide practical and emotional support to cancer patients, during and after the treatment period. Our services are designed and delivered by people who have experienced cancer themselves and are offered to patients with all kinds of cancer, across the UK.

## Cancer Kits

Our Cancer Kits have been designed to provide patients with practical, soothing and distracting items during their treatment.

We have **Cancer Kits**, **Chemo Kits** and **Kids' Kits**, which we supply free of charge to people living with cancer in the UK, whether they're undergoing treatment at home, in hospital or in a hospice.

We are currently developing a **Comfort Kit**, specifically designed for older people. The kits will include slipper socks, a heated pad, a sickness relief band (similar to the bands you wear for travel sickness), a magnifying glass, hot water bottle and other practical items like anti-bacterial gel.

The kits we supply and those we are developing are only possible thanks to donor support.



## Cancer Coach

When cancer treatment finally finishes, family and friends often expect patients to feel better. But for many, it's when they feel worst of all.

Our Cancer Coach support groups are available to anyone who has completed their physical cancer treatment and is experiencing low mood and anxiety, and doesn't know how to move forward in their recovery. The course offers a series of weekly facilitated group sessions, run for a six-week period over the telephone or video calling online. The sessions take cancer patients through a number of strategies, techniques and exercises that aim to furnish participants with the tools, support and coping strategies that can help them on their recovery journey.

Our trained group facilitators talk patients through the negative thought patterns that can linger after treatment ends, how to challenge them, as well as how to manage worries. There is also a chance to talk to others in the group, all of whom are recovering following treatment. This ensures everyone can receive and give valuable peer support and encouragement.

We plan to expand Cancer Coach by training more volunteers and introducing additional groups. A specialist men's group has recently launched, with a younger person's group (for 20-30 somethings) in the pipeline. We are also planning a carers group, to support those caring for people with cancer, and groups for parents of children with cancer.

It's thanks to donor support that we're able to run our Cancer Coach courses and develop new ones.

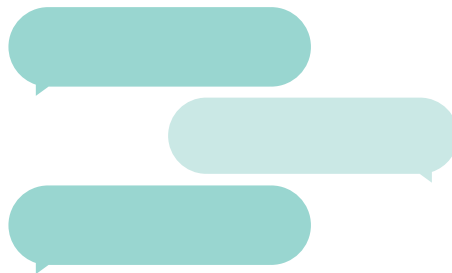
# What your gift could do



Whatever you choose to leave to Cancer Support UK will be put to the best use, supporting cancer patients wherever they are on their treatment journey. Here are some examples of how it could make a difference.

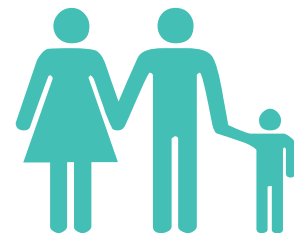
**£500**

could help train volunteers to run a specialist Cancer Coach group for carers of people with cancer.



**£25,000**

could help us develop a new Cancer Coach group for parents of children with cancer.



**£5,000**

could fund the contents of 200 Cancer Kits for older people, to help them cope with the side effects of cancer treatment.



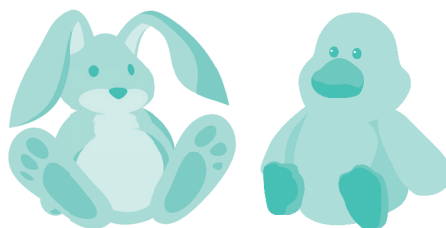
**£50,000**

could help us provide a Kids' Kit to every child diagnosed with cancer in the UK, in a year.



**£10,000**

could deliver 1,000 warmable teds to children in hospital or hospices at Christmas.



**£200,000**

could help us fund our current Cancer Coach programme – helping nearly 2,000 people cope with the emotional impact of cancer after their treatment ends.



# How gifts touch the lives of cancer patients



## The Kids' Kit recipient

### Esme's story

In November 2018, when she was just a year old, Esmé was diagnosed with Ependymoma II, a cancer based in the tissue of the nervous system. After continuous bouts of sickness in the morning, an MRI confirmed the terrible news. Esmé was swiftly moved to Addenbrookes, where she had surgery and then began an intensive programme of chemotherapy. This lasted until May 2020, during which there were long spells of time apart from her brother and sister.

It was during the most difficult period of her treatment, when she was spending days and nights in hospital, that Esmé received her Kids' Kit. According to her mum Wendy, it put a huge smile on her face, which in turn gave her parents and siblings such a boost.

While her treatment is finished, Esmé's cancer journey is far from over. She still has her Hickman line in and she will need to have regular MRIs for 6 years. But, as Wendy says, she is an extremely resilient girl who is determined to live life to the full. 'Esmé is outgoing, bubbly and smiley – a character who draws others in – and she has the most infectious laugh. She is very caring and loves to be cuddled and hold hands.'



## The Cancer Coach participant

### Sharon's story

Sharon, from West Yorkshire, was diagnosed with stage 2 bowel cancer in early 2019. Although it was a huge blow, she found that being in hospital was comforting. 'You don't have to worry about your health because you've got a team of people doing the worrying for you.'

However, when she was discharged, that support disappeared, and Sharon began to feel very alone. To everyone else, she was someone who'd beaten cancer, but Sharon didn't feel that way. With every ache, pain and niggle she experienced, the anxiety increased. The mental effects of cancer felt like a life sentence. 'I didn't want to speak to friends and family because I didn't want to worry them.'

She first heard about Cancer Coach on Facebook. The sessions are organised into six, weekly one-hour sessions. Sharon found that she bonded really quickly with the other participants, even though they were total strangers. 'It was so nice to open up about your feelings and have people nod in recognition and say "yep, I understand completely how you feel"'. The sessions covered things like the emotions you feel after cancer, as well as coping mechanisms. 'I feel like I've made friends for life through Cancer Coach sessions'.



## The Cancer Coach

### Martin's story

Martin is a Cancer Coach from Sheldon, Birmingham. He had been hit by cancer himself, undergoing surgery and treatment. While there were physical aspects to his recovery, he wasn't prepared for the emotional impact cancer left him with.

At times he felt alone, upset, uncertain about the future, and lost. His family tried to give him support but Martin felt they didn't really connect. 'They love me and wanted me to recover fully, but somehow I felt they didn't understand.' In the end, he realised he needed to talk to someone else. Support came from others who'd also been on a cancer recovery journey, helping Martin open up. 'It took time but I eventually felt stronger, less negative, and able to build my future life despite the personal rollercoaster I'd endured.'

Having been on that journey, he decided to train to become a Cancer Coach. He now runs his own groups. 'We meet online for an hour each week for six weeks. The participants have all gone through diagnosis and treatment, but they feel their recovery is still incomplete. We support practically and emotionally, and help participants to adapt to the changes in their lives. The course doesn't ignore any fears or concerns and in doing so, helps participants put issues into perspective. Cancer Coach groups bring about true healing.'



# Everything you need to know about writing a Will.



# Things to think about



When writing a Will there are a few things that you need to consider.

## Choosing a solicitor

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 a property overseas.
- You own a business.

## Guardians

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

## 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.

## What do executors do?

Executors make sure your estate is administered as per your wishes. They can be solicitors (who charge), friends or family. Although friends and family can't charge for the work, they may want to pay a solicitor to help them. It's a big job so it's wise to think carefully about who would be best for it.



*I have decided to leave Cancer Support UK a gift in my Will as I want to know that when I pass, my support will live on. I've left money to my family, but I'd also like to think of a child with cancer receiving the comfort of a teddy, an older person like me receiving a Kit, or a young person getting help from a Cancer Coach - all thanks to my legacy.*

**June, legacy giver and grandmother**



# Understanding inheritance tax



There's normally no Inheritance Tax to pay if:

- the value of your estate is below the £325,000 threshold
- or you leave everything above the £325,000 threshold to your spouse, civil partner, a charity or a community amateur sports club.
- If your estate's value is below the threshold, you'll still need to report it to HMRC.
- If you give away your home to your children (including adopted, foster or stepchildren) or grandchildren, your threshold can increase to £475,000.
- If you're married or in a civil partnership and your estate is worth less than your threshold, any unused threshold can be added to your partner's threshold when you die. This means their threshold can be as much as £950,000.

## Inheritance Tax rates

The standard Inheritance Tax rate is 40%. It's only charged on the part of your estate that's above the threshold. For example, if your estate is worth £500,000 and your tax-free threshold is £325,000, the Inheritance Tax charged will be 40% of £175,000 (£500,000 minus £325,000).

## How can I reduce the Inheritance Tax on my estate?

Leaving a gift to a charity will reduce how much tax you owe. The estate can pay Inheritance Tax at a reduced rate of 36% on some assets if you leave 10% or more of the 'net value' to charity in your Will.

Inheritance Tax can be very complicated so we really recommend speaking to someone qualified to advise you about estate planning if you think you may be liable for tax.

For more information about Inheritance Tax please visit [gov.uk/inheritance-tax](https://www.gov.uk/inheritance-tax).



*Bella is four years old and is being treated for acute lymphoblastic leukaemia at the Royal Marsden in Sutton. She is a very caring, smiley individual and also incredibly determined, independent and feisty, despite her illness. We are very grateful for Cancer UK's support providing one of your Easter Cuddles warmable teddies. It brought a smile to Bella's face and helped her to forget what she is going through.*

**Jacqui, Bella's mum.**



# Thinking about your assets



While considering a gift in your Will, it may be helpful to think about your assets. In the first table below, list everything you own and give an approximate value for each item. In the second table, list everything you owe. When you're happy you've included everything, add up the values of each list.

ITEM	VALUE £
House and any other property	
Bank account (s)	
Building society account(s)	
Investments	
Stocks and shares	
Life insurance	
Premium Bonds	
Any money you are owed	
Business assets	
Cars etc	
Furniture/household possessions	
Other assets	
<b>TOTAL A</b>	

Then work out what you owe. This could include:

Outstanding mortgage	
Other loans	
Overdraft	
Credit card balance	
Other money owed	
<b>TOTAL B</b>	

Simply take TOTAL B from TOTAL A. The result is the net value of what you have to leave.

<b>TOTAL A</b>	
<b>TOTAL B</b>	
<b>NET TOTAL VALUE OF YOUR ESTATE (A-B)</b>	

# The family, friends and charities you'd like to benefit



It may also be useful to consider who is going to benefit from your Will. Use the table below to think about who you'd like to give to, and what you would like them to receive – a percentage share, a specific sum of money or a specific item from your estate.

NAME	ADDRESS	% SHARE	£ AMOUNT	SPECIFIC ITEM
Cancer Support UK, (Registered Charity No. 1105703 (England and Wales) SC039731 (Scotland))	The Old Church Business Centre, 89b Quicks Road, Wimbledon, London SW19 1EX			

# Choosing your executors and a solicitor



## Choosing your executors

You can have up to four executors. They could be friends, family or a professional such as your solicitor. Whoever you choose, make sure you ask their permission. You can make a note of your executors below.

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## Choose your solicitor

If you feel comfortable drawing up a Will, then you may feel it's not necessary to engage a solicitor. However, in our experience, a solicitor provides peace of mind, ensuring every eventuality, particularly those you cannot anticipate, is covered. A solicitor is also important if your Will is not straightforward. For example:

- 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 own a property overseas.
- You own a business.
- You want to leave money to someone who cannot care for themselves.

If you have a solicitor, you can write down their contact details here:

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## Keep your Will safe

It's important that your Will is stored in a safe place and that you let your executors know where it is. Your solicitor or bank can keep it for you. However, they may charge a fee for this.

## Review your Will on a regular basis

Your personal and financial circumstances may change with time, so keep your Will updated and amend it if necessary, using a Codicil.

# Glossary of terms



## **Assets**

Your assets are the things you own that are worth money, such as a house, car, savings or share.

## **Beneficiaries**

People or organisations – for example a charity – that benefit from a Will.

## **Codicil**

A document that amends your Will, but which is signed and witnessed in the same way as your Will.

## **Estate**

The value of everything you own after any debts and funeral expenses have been taken into account.

## **Legator / Testator**

The person who makes a Will.

## **Executor(s)**

The person(s) you appoint in your Will to deal with the estate after your death.

## **Residuary legacy**

A share of the estate (ie a percentage) allocated in the Will.

## **Pecuniary legacy**

A gift of money (ie where the precise value is specifically indicated) stated in a Will.

## **Contingent legacy**

A gift that is dependent on an event that may or may not happen. For example, if a testator outlives an intended beneficiary, a gift might pass instead to a nominated charity or another family member.

