

 Springhill  
Hospice

A gift  
in your  
Will 



Our Will writing guide

# Jargon Buster

Here is a break down of some of the legal terms you may come across when writing your Will:

## **Bequest**

Giving or leaving something in your Will

## **Estate**

Everything you own at the date of your death

## **Codicil**

An amendment/addition to an existing Will.  
This supersedes all other copies of the Will

## **Executor**

A person or institution (organisation) chosen by the person who has made the Will, to carry out the terms of the Will

## **Trustee**

This person is responsible for holding your property on behalf of others while your estate is being administered. This can be the same as an executor

## **Witnesses**

Two people who are present at the time you sign your Will. They should not be connected to the Will i.e. are not executors, beneficiaries or family

# Our Will writing guide

It can be difficult to find a place to start when it comes to writing a Will.

We cannot offer legal advice, however, we can support and guide you by providing important information and giving you all the starting points you need, to make you feel more comfortable and confident about beginning this process.

We have started this guide by writing a jargon buster to the left. These are a few of the more commonly used phrases when writing a Will. They will be mentioned throughout this guide, so you can refer back to them whenever you need to.

You will read about topics such as: intestacy, inheritance tax, the types of gifts you can leave and how to give to charity.

## Reasons you may need a Will

- If you were to die without a Will, there are certain rules which dictate how your money, property or possessions would be allocated. This may not be the way that you would have wished your assets to be distributed.
- Unmarried partners and partners who have not registered a civil partnership cannot inherit from each other unless there is a Will.
- If you have young children, a Will is needed so that arrangements for their care can be made if either one or both parents die. It allows you to nominate somebody of your choice to be the guardian of any of your children who are under 18 at the time of your death.
- Within your Will, you can name an executor who will be in charge of carrying out your final wishes. It's also extremely important to consider making a Will if you have a business so you can ensure that it's passed to those you want to take over.
- A Will could help you understand the amount of Inheritance Tax that may be payable on the value of the property and money you leave behind.



Writing a will provides clarity and guidance for your family, ensuring that your assets are distributed according to your wishes to help prevent potential conflicts among loved ones.

It also reduces stress for family members by simplifying legal processes and offering peace of mind during a challenging time.

# Contents

**Pages 6 and 7** - 10 step guide to writing your Will

**Pages 8 and 9** - Types of gifts you can leave in your Will

**Page 10**- Important things you should know

**Page 11** - Have you considered leaving a gift to charity?

**Page 12 to 14** - About Springhill Hospice and what services we provide

**Page 15** - How leaving a gift in your Will would help Springhill Hospice

**Page 16** - Additional Will writing support

**Page 17** - How our gardens help our patients

**Page 18** - Our pledge to you

**Page 19** - How to contact us

# Our 10 step guide

## 1. Summarise your possessions

Write down everything you own and what you think it may be worth

## 2. Calculate your outstanding debts

Write down anything you owe and work out the total

## 3. Calculate the value of your estate

This is the total of what all your possessions are worth after the deduction of what you owe

## 4. Choose your beneficiaries

Decide who you would like to leave your assets to, whether this be a person, a number of people or a charity

## 5. Determine who will be responsible for your dependents

Choose a trusted person to look after anyone who depends on you; for example a child under 18 or someone you care for

### Top Tips

- Make sure your Will is **always up to date**.  
If your circumstances change, for example, if your name changes or you get divorced from your spouse, you must alter your Will as soon as possible!
- If you don't feel comfortable storing your Will on your own property, you can send it to the **HM Courts and Tribunals Service (HMCTS)** for a fee of £22.

# to writing your Will

## 6. Seek legal advice

Choose a solicitor who will help you officiate your Will. Springhill is supported by various trusted solicitors. Details can be found on page 16

## 7. Select a trusted person as your executor

Choose a person you can trust to carry out the wishes set out in your Will

## 8. Proofread your draft Will

Make sure you are happy with what you have written and that your wishes are clear to read and understand

## 9. Finalisation of your Will

Sign your Will in the presence of two witnesses; without this, it will not be valid

## 10. Safely store your Will

Put your Will somewhere safe, but make sure your executors know where it is kept

## Top Tip

- Even if you think you have nothing much to leave, or that your loved ones know your wishes, having a valid Will can help those dealing with your estate a great deal. They will be able to action your wishes more swiftly and prevent drawing out a process which can be emotionally difficult.

# Types of gifts

## Residuary (Residual gift)

The 'residue' of an estate is everything that is left of your assets after all debts, bills and taxes have been paid, along with all specific and non specific gifts being distributed to beneficiaries.

## Pecuniary

A specific sum of money. It can be a specific amount to a specific person or a specific amount split between a group of people.

## Specific

A gift of a particular asset e.g. property or car.

## Revisionary

A gift of property or assets that is passed to a named individual for enjoyment in their lifetime. On their death, the whole/portion of these assets revert to the beneficiary or the revisionary legacy.

## Discretionary

When money or other assets from your estate are left in trust. The trust is managed by appointed trustees who decide which people become beneficiaries and when and how they should receive inheritance from that trust.

## Be aware...

In some situations, **a gift in a Will can fail.**

This means that the asset referred to is no longer owned by the deceased at the time of death, so it isn't theirs to give away.

Sometimes this happens when a person writes their Will based on how much or what they have at the time, but then have significantly less by the time of death.

## Top Tips

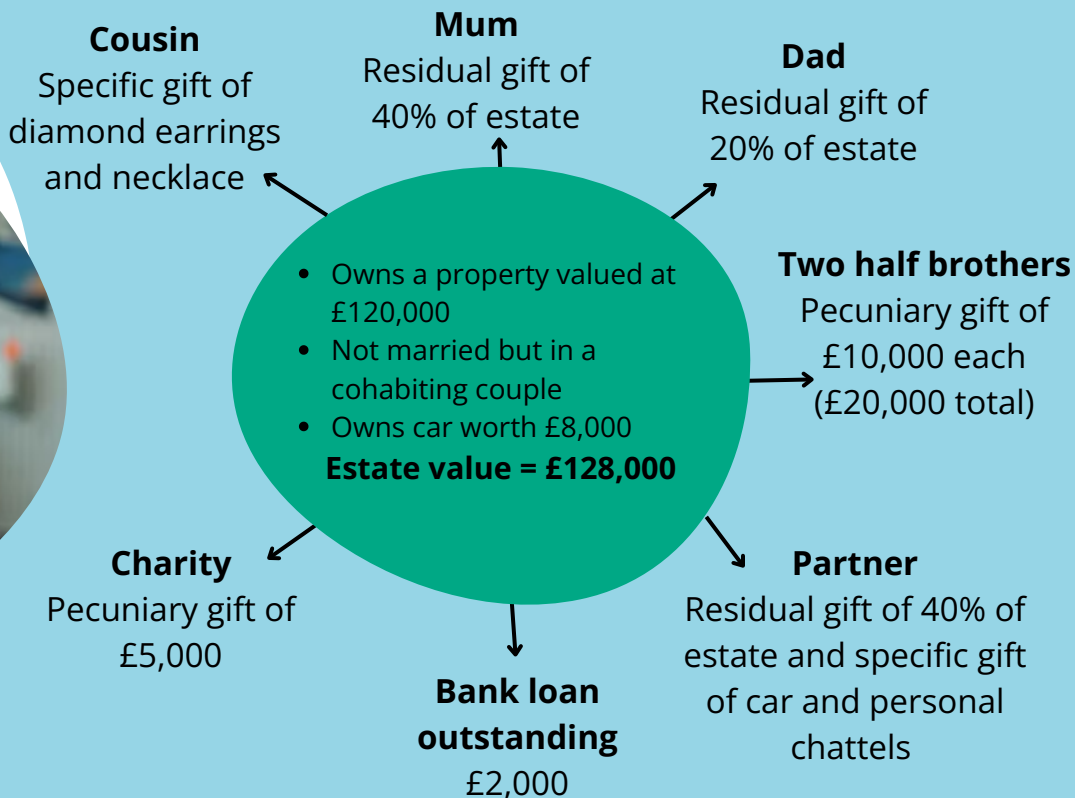
- **Inheritance tax** - This is a **40% tax payable on any assets** owned by you which exceed the current 'inheritance free' threshold of £325,000. Although this can be doubled up in the case of married couples/civil partners to £650,000 and can be reduced by lifetime gifts.
- A **lifetime gift** is an asset that is gifted whilst you are still alive. There is no tax on an annual cash gift of up to £3,000.



# Examples of gifts in your Will



Hannah



**Three children**  
Residual gift of 25% of estate each (75% altogether)

**Four grandchildren**  
Pecuniary gift of £5,000 each (£20,000 total)

**Grandson**  
Specific gift of car

**Charity**  
Residual gift of 25% of estate

**Wife**  
Revisory gift of all of George's estate until time of death (if she outlives him)

- Owns a property valued at £275,000
  - Married to Elizabeth
  - Owns car worth £14,000
  - Savings account worth £20,000
  - Pension worth £40,000
  - ISA account worth £6,000
- Estate value = £355,000**



George

# Things you should know

## Duties of an executor

- Corresponding with all relevant organisations in order to cash or transfer the deceased's assets and pay the debts and liabilities of the estate
- Searching for unclaimed or missing assets
- Preparing and distributing estate accounts
- Correctly distributing the estate to the beneficiaries
- Completing and submitting the Inheritance Tax (IHT) return and paying any tax owed
- Applying for the grant of probate

## Insolvency

If an estate is **insolvent**, this means there isn't enough money to cover tax, debts, administration expenses and legacies. If an estate is insolvent, the debts must be paid back in a particular order. The residual beneficiaries are at the bottom of the list.

**Probate** is the process of proving that a Will is valid and confirming who has authority to administer the estate of the person who has died

**57%**  
of adults in the UK  
have **NOT** written  
a Will!

(Financial Times - Jan 2024)

# Intestacy

If someone dies without making a Will, they are known as **Intestate**.

Their estate is then divided up according to Intestacy Law. As set out in the 'Inheritance and Trustees Power Act', the rules determine who inherits what, based on family connections.

The rules do not consider the closeness of your relationships, or who is most in need.

## What are the laws of intestacy?

- Married partners or civil partners inherit under the rules of intestacy **only if** they are actually married or in a civil partnership at the time of death.
- Cohabiting partners who are neither married nor in a civil partnership **cannot** inherit under the rules of intestacy.
- Children of the intestate person will inherit if there is no surviving married or civil partner. All the children of the parent who has died intestate inherit equally from the estate.

## In summary..

- The first person to inherit would always be a spouse or civil partner
- Next in line would be children
- If there are no children, it would go to the deceased parents.
- If there are no surviving parents, it would go to the deceased's full siblings.
- If there are no siblings/surviving siblings, it would be nieces/nephews
- If there are no surviving children, it would go to grandchildren

# Have you considered leaving a gift to charity?

Charities, like ourselves, hugely rely on donations to be able to keep doing what we do for our communities. A legacy gift in a Will given to a charity, no matter how big or small, will ALWAYS be valued.

The **advantage** of a residuary gift, unlike the pecuniary gift, is that it **holds its real value**, regardless of inflation. This makes it a particularly popular way to leave a gift to a charity.

Donations left to charity in your Will are **exempt from Inheritance Tax** AND if you leave 10% or more of your net estate to charity, the overall Inheritance Tax rate is reduced to 36%.

**Remember, leaving just 1% of your estate to charity still leaves 99% to your loved ones!**

## Have you considered Springhill Hospice?

For us, a **gift in a Will contributes to 54%** of our annual fundraising total (as of 2023-2024). Each year, demand for funding increases due to a rise in people needing our care and the increased costs of providing our services due to inflation.

**Help us continue to make every moment count.**

## Our Vision

Every adult in Heywood, Middleton and Rochdale with a life-limiting condition is supported to live and die well, according to their wishes

## Our Mission

### **Making Every Moment Count:**

Working collaboratively to provide the highest standards of physical, psychological and spiritual care to our patients and those who love them

## Our Values

We **welcome** everyone from our culturally diverse community

We take **care** of our patients, their loved ones and one another

We **support** our patients to find joy wherever possible

We **encourage** positivity

We treat everyone with dignity and **respect**

We are creative and **strive** to reach our potential

# What Springhill provide for your community

## Inpatient Unit

We have 16 beds in our Inpatient Unit. Patients are admitted under the care of Medical and Nursing Teams for symptom control, assessment and end-of-life care.

**We had approximately  
336 patients  
for the year 23/24**

## Hospice at Home

Our Team consists of experienced Hospice Nurses who visit patients in their home, who are deemed to be at end-of-life, providing a flexible and responsive service.

**We made approximately  
1951 visits  
for the year 23/24**

## Counselling and Bereavement Services

We provide emotional guidance and support to people living with a life-limiting illness and their loved ones. We also offer a Bereavement Service to people who are experiencing difficulty in processing their grief.

## Wellbeing and Supportive Care Services

We promote physical, emotional, social and spiritual wellbeing through a range of different activities. We manage pain symptoms, build confidence and help those with a life-limiting illness keep their independence for as long as possible.

## Other services

- 24 hour Advice Line
- Spiritual and Pastoral Care
- Dementia Care
- Night Sitting Service
- Courses for local healthcare professionals and carers via our Education Team
- Community sessions

Visit our website [www.springhill.org.uk/services](http://www.springhill.org.uk/services) for more information



Unfortunately, not everyone has the luxury of living near their loved ones or the Hospice.

Providing a comfortable and homely space for them to stay overnight, ensures they are close by and allows them to get the best night's rest possible.

We currently have two rooms that sleep two people in each, and can be modified to accommodate more if needed.

# What your gift could provide for our patients



**£2,000**

could provide **two hundred people** with the support they need through our **Telephone Advice Line**



**£4,200**

could provide **one week** of our **Dementia Wellbeing and Carer support Programme sessions**



**£7,008**

could provide **Specialist Inpatient Care** for **24 hours**

## It takes

- 1 Inpatient Unit Manager
- 2 Junior Sisters
- 1 Special Palliative Care Nurse
- 12 Senior Nurses
- 4 Junior Nurses
- 3 Nursing Associates
- 3 Assistant Practitioners
- 1 Trainee Nursing Associate
- 2 Senior Nursing Assistants
- 17 Nursing Assistants

**to run our Inpatient Unit 24 hours a day, 365 days a year.**

## Did you know?

### We have

**229** active volunteers working across all areas of the Hospice to help us provide the best possible care

## It costs

**£8,219** to run the hospice for **ONE day**

**£6,650** to provide **ONE week** of utility bills and food

**£3,857** to provide **ONE day** of our Hospice at Home Service

**£1,378** to provide a night sitter for **ONE night**

All figures referenced are correct as of March 2024

# Additional support

## Our partner solicitors

Every month we partner with a reputable firm of solicitors who are on hand to help you write your Will. All we ask for is a donation to Springhill in return. Visit our website to find out who our solicitor is this month and how to contact them.

Solicitor  
of the  
month



## How does it work?

- Book an appointment with one of our partner solicitors or give them a call
- Attend your appointment and let the solicitor know what you want to include in your Will.
- The Solicitor will then send over a drafted version of your Will to check.
- Once you are happy with the contents, you will be invited in to sign your Will.
- When your Will has been signed and witnessed, it will be legal and effective.

### Tip

When you attend your appointment, make sure that you bring along proof of your name and address.

Scan here



## Citizens Advice Bureau

Citizens Advice Bureau deliver advice services from over 3,300 community locations in England and Wales, run by 338 individual charities.

Scan here



## Government website

The best place to find government services and legal information. They work closely with every government department to make sure all the information is accurate and up to date.

Scan here



## Other advice

There are other websites out there with lots of information regarding writing your Will. We have included an article from the Money Saving Expert website run by Martin Lewis, as the advice is checked by legal professionals and is updated regularly.





Being surrounded by nature has been scientifically proven to improve both physical and mental health.

Here at Springhill Hospice, we take full advantage of this, by using our 4 acres of gardens for formal therapeutic practices.

An example of this is our Eco-therapy Sessions with bereaved clients, providing holistic support for patients and loved ones going through a difficult period in their lives.

We also grow our own fruit and vegetables for our patient and visitor meals, increasing their nutritional value and the Hospice's sustainability.

# Our pledge to you

**We pledge** to respect your privacy and honour your wishes.

**We pledge** to use any gift you leave thoughtfully, ensuring it makes the greatest impact on those living with a terminal illness.

**We pledge** to be supportive.

**We pledge** to communicate with the utmost care and sensitivity.



*“Springhill Hospice is such a special place. We offer support in so many ways: from the earlier stages of a palliative diagnosis, to sharing ways to manage symptoms and prepare for the future, or by offering comfort in the last stages of someone’s life in their own home.*

*Our Specialist Palliative Care Team plan for future conversations to ensure that a patient’s wishes for the end of their life are achieved the way they want them. We are also here beyond the end of someone’s life by continuing to support their loved ones.*

*We all hope that we will never need any of the services that Springhill Hospice offer, but if we did, we know we would be in the best possible hands.”*

**Angie Anderson**  
Director of Clinical Services

*Angie*



If you need any assistance from our Fundraising Team or require any additional support

Visit us at:

**The Springhill Hub**  
**7 Broad Lane**  
**Rochdale**  
**OL16 4PG**

**9am - 4:30pm Monday to Friday**

Visit our website - [www.springhill.org.uk/wills](http://www.springhill.org.uk/wills)

Alternatively, you can contact our Fundraising Team.

Call: **01706 649920**

Email: [fundraising@springhill.org.uk](mailto:fundraising@springhill.org.uk)

*Our door is always open*  
for a cuppa and a chat

# Springhill Hospice

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[www.springhill.org.uk](http://www.springhill.org.uk)

**Complaints** – if you have a problem or complaint, this should be made in writing to the Chief Executive, Springhill Hospice, at the address above.

**Incorporated as a Company  
Limited by Guarantee No 2325905  
Registered Charity No 701798**



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more 

Thank you