

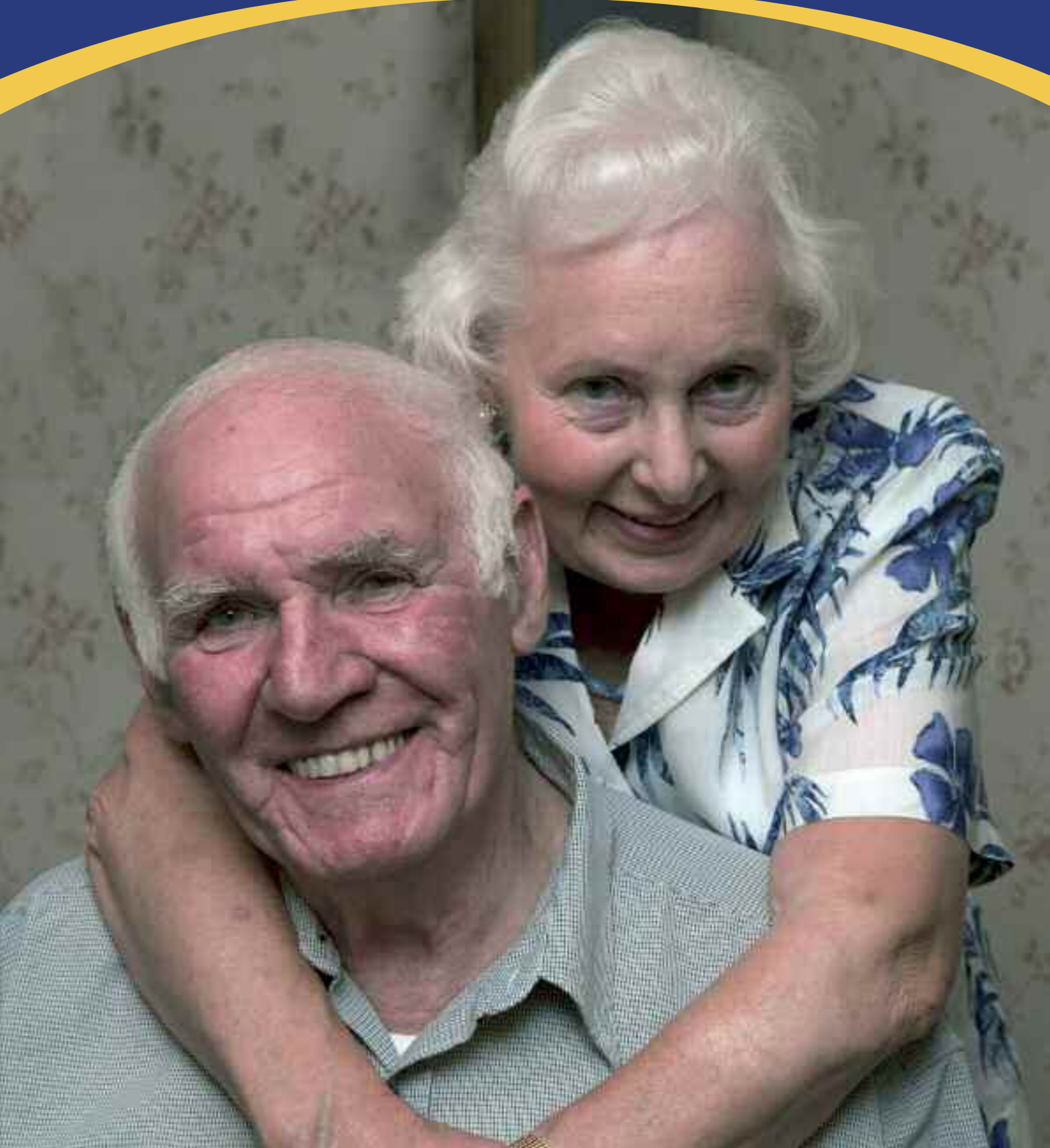


The Royal United Kingdom
Beneficent Association

IndependentAge

Supporting older people at home

A guide to writing your will



Leaving a gift to Independent Age in your will

Foreword by Patricia Routledge CBE

I am very fortunate indeed, at my time of life, to be able to enjoy my job as an actress after over 50 years in the profession.



There are many people, however, who have not had my good fortune and despite having contributed so much in their earlier years to the well-being of others, find that they are struggling to support themselves in their advanced years. I want them to know that Independent Age is here to help and that the association has pledged to provide older people in need with a better quality of life.

It is this principle that first persuaded me to support the association and subsequently to become a Vice-President. I hope, therefore, that you will consider leaving a gift to Independent Age in your will to ensure that the charity continues to assist future generations of older people. This gesture could help provide a crucial lifeline to someone in need.

Whatever your decision, whatever your age, I urge you to take time to make a will and so ensure that your family and friends are provided for when you are no longer here.

And please keep Independent Age in mind.

A handwritten signature in blue ink that reads "Patricia Routledge". The signature is written in a cursive style with a long horizontal flourish at the end.

Patricia Routledge CBE
Independent Age Vice-President

Legacy pledge form

IndependentAge

Supporting older people at home

Independent Age receives legacies ranging from just a few pounds to much larger donations, and we greatly appreciate every one of these kind and thoughtful gifts.

Advising us when you have pledged a gift to Independent Age in your will could help us plan for the future.

- I have included a gift to Independent Age in my will.
- I am considering leaving a gift to Independent Age in my will.
- I would like further information about Independent Age and the different ways I can support your work.
- I would like information about the opportunities to volunteer for Independent Age.

Mr/ Mrs/ Miss/ other title:.....

Name:.....

Address:.....

.....

.....Postcode:.....

Telephone number:.....

Email address:.....

Date:.....

Data protection: As a valued supporter, we will contact you from time to time to keep you up to date with Independent Age activities and appeals. Please let us know if you do NOT want us to contact you in future. We occasionally allow carefully selected organisations to contact our supporters, but please tick this box if you do NOT want your details to be used in this way .

Please complete and return this form to:

**FREEPOST RLTT-ACRZ-LZZT
Legacy Department
Independent Age
6 Avonmore Road
London W14 8RL**

(if writing from outside the UK please use a postage stamp).



How a legacy could help Independent Age

£100 could replace dangerous threadbare carpet on a staircase, preventing disabling falls.

£250 could provide 35 round-the-neck magnifiers, so that older people with poor vision can experience the joy of reading.

£500 could fund 6 wheeled-walkers, enabling trips outside to help people engage with the local community.

£1,000 could help resource our dedicated team of volunteers, so they can support isolated older people.

£1,500 could meet the costs of replacing a broken boiler in an emergency, to ensure a vulnerable older person keeps warm in winter.

£10,000 could pay for five mobility scooters to help older people retain their independence.

Prices correct in 2009.

91p in every £1 donated to Independent Age goes directly towards our charitable work helping older people in need.

The information contained in this booklet is to be used as a general guide only and does not cover every situation.

It is based on our understanding of the law in England and Wales at the time of publication; however the legal rules may change. We have sought to ensure that the information in this booklet is accurate and helpful, but Independent Age can accept no liability for any errors that may occur. For specific advice, we recommend that you contact your solicitor or other professional adviser.

Please note that the names and photos of beneficiaries have been changed, to protect their identities, but the details of the support we have provided are real.



About Independent Age

Independent Age gives financial and practical support to older people, over the age of 70 and on low incomes, throughout the UK and Ireland. We provide a wide range of services, tailored to the needs of each individual, including the support of a volunteer befriender.

We start by making sure older people receive all the state benefits they are due. But sometimes this is not enough and so we are ready to step in to provide grants in times of crisis, such as after a flood or if a boiler breaks down.

“What a difference Independent Age has made to my life. They gave me a grant to repair my boiler when I couldn’t afford to pay for it myself. At my age, comfort and warmth are so important to me”
Jane, age 93

For some, we provide regular financial help. We can also provide vital aids that help older people live independently, like mobility scooters and easy-grip kettles. Finally, we offer that rarest of gifts - friendship. Our volunteers get in contact regularly for a chat, to help sort out a problem – or just to check that everything is OK.

Independent Age receives no state funding and relies on income from individuals like you to ensure help will be available for the next generation of older people living in poverty.

“I was over the moon when Independent Age paid for a washing machine for us. I’m in a wheelchair and so Alan has a lot to do looking after me, without having to wash our clothes by hand as well!”. *Beryl, age 89*

A third of pensioners live alone and many have no contact with family or friends from one week to the next. However, Independent Age has 1,200 volunteers who provide friendship and help for older people in the community, breaking the cycle of isolation. We plan to enlist the help of hundreds more volunteers over the next few years.

“Old age introduced me to social exclusion, poverty and pain, but now that Independent Age provides me with support that is caring, yet unobtrusive, I have regained my dignity and independence.” *Frank, age 87*

Why we need your help

Almost one in four of the UK’s pensioners live in poverty. And people are living longer – a quarter of the population will be over the age of 65 by the year 2030. This will inevitably lead to an increase in the number of older people in need.

Independent Age needs to prepare for the increasing demand for assistance and we are relying on the income from legacies to do so.

Who will be there for the next generation of older people living in poverty?



How you can help

Naturally you will want to make sure you take care of your family and loved ones first, so that any gift you leave to charity does not impact upon your ability to provide for those most important to you.

But by leaving a gift to Independent Age in your will, you will be helping to secure a brighter future for those in need for many years to come. You will have played a role in providing older people with the dignity and independence they deserve.

Independent Age receives legacies ranging from just a few pounds to much larger donations, and we greatly appreciate every one of these kind and thoughtful gifts. This is a cost effective way to give, as donations to charities in your will are free of Inheritance Tax, and so every penny you give goes directly to our work.

If you leave us a legacy in your will, please remember to quote our full name and registered office address and our charity registration number:



Independent Age
6 Avonmore Road
London W14 8RL

Charity Registration Number: 210729.

Note: Independent Age was formerly known as Royal United Kingdom Beneficent Association (RUKBA).

Types of legacy

You should always consult a solicitor when writing your will, but below we have explained some of the legal terms that you should consider:

Residuary legacy: A residuary legacy is a gift of all, or part, of what is left after all other legacies, debts, tax and other costs have been paid. Just a small percentage of whatever is left once your family and friends have been taken care of can make a real difference to an older person in need. This type of donation is inflation-proof because the proportion of whatever you leave will remain the same over time.

Pecuniary legacy: A pecuniary legacy is a gift of a specified sum of money. When making this kind of legacy it is well worth reviewing your will regularly, as specific amounts will decrease in value over time.

Specific legacy: A specific legacy is a gift of a specified item such as a piece of jewellery or stocks and shares.

A reversionary legacy: A reversionary legacy is a gift of assets to be used by a named beneficiary in their lifetime, after which the assets pass to Independent Age.

A conditional legacy: A conditional legacy can be used to name Independent Age as a beneficiary should any or all of your other named beneficiaries die before you.

Codicil: A codicil is a legal document to make small changes or additions to your will. However, a new will may be required for major changes.

Why make a will

Whatever your age, it is important to make a will as soon as possible to ensure that your family and friends will be provided for when you are no longer around.

If you do not make a will, the law of intestacy determines who will benefit and you can't assume this will automatically be the people closest to you.

There can be a great deal of stress and uncertainty for your family and friends if you die without having made a will, as the court will then decide who benefits. The consequences can be devastating and may cause conflict amongst your loved ones.

Making a will is the only way to benefit friends and others outside your family and is the only way to benefit your favourite charities.

If you have children under the age of 18, you can safeguard their interests by appointing guardians to take care of them if anything happens to you or your partner.

You can also select the most appropriate people to deal with your estate in your will (your executors). Without a will, the law will govern who is appointed to wind up your estate.

Why change your will

A will you made some years ago may become out of date after key events in your life, such as a marriage, the birth of a child or a major change in your financial circumstances. These are the times to consider reviewing your will.

Changes in the law (especially relating to tax) may mean you will want to alter your will too, so always consider reviewing your position every few years.

How to make a will

Making a will doesn't have to be complicated or difficult. However, it is a specialised task and we recommend that you seek advice from a solicitor.

Professional help in preparing a will is usually relatively inexpensive and should ensure it is correctly drafted and that it accurately reflects your intentions. Your solicitor or bank will usually store the original will for safekeeping, but it is wise to keep a copy for your own records so that you can easily review it when you need to.





Looking after the next generation of older people

Independent Age

6 Avonmore Road
London W14 8RL

020 7605 4200

legacies@independentage.org.uk
www.independentage.org.uk

Charity registration no. 210729



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