



Your Will Planner Guide



<http://yestolife.org.uk>

Yes to Life, The Energy Centre, Bowling Green Walk, London, N1 6AL

E: fundraising@yestolife.org.uk

Registered charity number 1112812



Contents

- About Yes to Life.....page 3
- Why your legacy is important.....page 4
- Remembering Yes to Life in your will.....page 5
- The importance of making a will.....page 6
- Writing your will.....page 7
- Terms and definitions.....page 9
- Value of assets.....page 11
- Codicil.....page 12
- Family and friends first.....page 14
- Help Yes to Life plan for the future.....page 15
- Useful contacts.....page 16



About Yes to Life

Yes to Life empowers people with cancer to make informed decisions about their cancer care options.

Yes to Life's focus on using existing methods to manage cancer as a chronic disease, sets it apart from other cancer charities which centre on research and looking for a cancer cure. Since 2005 we have been helping people with cancer realise their potential through education and awareness of what's available outside of just using conventional treatment. Rather, taking an integrative approach which means seeking the best of both conventional treatment alongside complementary and alternative or what is currently called 'lifestyle' medicine. We emphasise the importance of the mental, emotional and spiritual state of everyone who receives a cancer diagnosis and alongside physical needs, we believe these should be considered as central to any treatment programme.

We believe taking an integrative approach is the future of cancer care and should be available to people with cancer in the UK.

We provide information to guide people with cancer through the confusing options for care and lifestyle choices. We simplify the complex and facilitate access to expert knowledge.

"I discovered Yes to Life, who offered to help with a range of alternative approaches. I had a consultation with Cancer Options and started on some different therapies.

This was substantially funded by Yes to Life which was a massive help as I had to leave my job. I was too exhausted to work and needed to focus on my recovery. My husband and I attended a wonderful Yes to Life cookery workshop which we found useful and enjoyed very much.

Yes to Life has proved itself to be a caring, well informed organisation. For me, it has been a lifeline at a very confusing and scary time." – Jane

Robin Daly

Robin is the Founder and Chairman of Yes to Life. His daughter Bryony contracted a rare cancer at age 9 and had two recurrences, the second of which proved fatal at 23. He and his family experienced the immense difficulties facing those who wish to use Complementary and Alternative Medicine (CAM) as part of an integrative strategy to meet this most feared and lethal disease.

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Why your legacy is important

What will you leave behind when you go?

It's a question that many people consider at some time in their life, one that drives many to want to have a positive impact on society in one way or other, to value their friends and family, to pass on their lifetime's wisdom through writing or some other medium, or a host of other initiatives. Many of us have a sense of ourselves as part of a continuum that others, particularly our own children, will continue to inhabit after we are gone.

One of the greatest storehouses of potential accumulated by people takes the form of their life- time's savings, often, but not always in the form of their home. At the end of life, the necessity of a home or savings may disappear or be only needed in part by others. This creates an opening for doing something amazing with your 'nest egg' of life capital.

In order for 'something amazing' to be one of the possibilities your life results in for others, a little time needs to be given to considering this now, whilst you have the time and energy to devote to it.

Yes to Life is largely funded by the general public. In this way it is a kind of 'social service' where people are looking after others who want to access the benefits of Integrative Medicine (IM) to help them back to health, but who lack the means.

As you may already be aware, Yes to Life was the first charity to give this sort of direct help with accessing IM and is still largely the only one. Before this people were on their own, faced with the fact that although there may be answers for them out there, they might be beyond their financial reach. Beneficiaries of our grants scheme and our personal fundraising schemes don't hold back on letting us know about the difference this has made to them, not only practically, but also psychologically.

You may be in a position to affect the lives of large numbers of people, providing precious support when at their most vulnerable. By leaving a legacy to Yes to Life you could have a really significant impact on the ability of Yes to Life to provide more support to more people.

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Remembering Yes to Life in your will

No matter the size of legacy you choose to leave, your kindness and generosity will enable Yes to Life to make a difference to many families across the UK. There are a number of different ways that you can remember Yes to Life in your will.

Share in the residue of your estate

Residue is whatever is left after all debts, funeral expenses, certain other costs and tax, and any other legacies have been deducted.

Pecuniary legacy

A fixed sum of money.

Specific legacy

A particular named item – for example, a piece of jewellery, furniture or a painting.

Contingent legacy

A legacy that is dependent upon an event, which may, or may not, happen. For example, a legacy that applies only if other beneficiaries named in the will die before the person who wrote the will does.

Tip: If you would like to leave Yes to Life a legacy in your will, please ensure you use our registered address and charity number noted on the footer of each page.



Bryony Daly was the inspiration for Yes to Life. Set up originally as a trust fund to raise funds for alternative cancer therapies for Bryony, the intention, from the start, was to go on to help others in her predicament.

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The importance of making a will

Writing a will is one of the most important documents that you will produce in your lifetime. It is the only way to make sure that your wishes are carried out after you die. If you talk to anyone about making a will, most of them will acknowledge that they need to do this but nearly 2/3rds of adults in the UK do not have a will.

If you sadly die without making a will, you give up your right to express your wishes as to who should benefit from your estate. Many people assume that when they die, their next of kin will automatically inherit everything. This is not always the case and some intestacies (when people die without having made a will) can be very complex.

Unless you make a will that clearly states how you wish to divide your estate, the legal system decides which relatives will receive your estate and in which proportions. Even if you have no relatives, you should still make a will: if you don't, everything you own may go to the government (enough said).





Writing your will

We know it is daunting knowing where to start. We are here to help you; consider the steps below...

Find a solicitor

When writing a will you should consult a solicitor. It is a legal document and it is essential that certain pieces of information are included. A solicitor will make sure your will is legally binding. If you can, get a recommendation for a solicitor who is experienced in legacies. There are online wills that you can download but these are most often for very simple and straightforward situations. This is probably one of the most important decisions you have to take in life so it is worth seeking the right advice. We have added some useful contacts at the end of this document.

Know who you want to benefit

It is important to take time to think about who you want to benefit from your will and how you would like it to be divided.

Appoint an executor(s)

Executors are responsible for administering your estate following your death; you must appoint them when writing a will. Take time to think about who you would like to carry out your wishes. It is a good idea to nominate two people to cover the circumstances where one of them is unable to act for any reason. You can have more if you wish, but remember to ask them first.

Funeral wishes

You might want to think about how you would like your funeral to be carried out. Your will is an appropriate place to state these wishes.

Witness

In England, Wales and Northern Ireland, your will must be signed by you on each page and by two independent witnesses, who should not be beneficiaries or Executors in terms of your will. In Scotland only one witness is needed.

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Value of assets

Calculate the assessed value of your estate; your solicitor will then be able to advise you of your potential inheritance tax liability and which steps you can take to save tax.

Keep your will in a safe place

Ensure that you keep your will in a safe place. If you misplace it, your estate might not go to the correct people. You can leave the original with your bank or solicitor, keeping a photocopy at home with you in a safe place.

Reviewing your will

Once you have made your will, it is important to make sure that you keep it updated. Ideally, a will should be reviewed every three years. As your personal circumstances change, you need to ensure that your will still accurately reflects your wishes.

You should update your will if you inherit money, when you have children and when you retire.

Did you know that if you marry, or become divorced, an existing will automatically become null and void?

Updating your will by codicil

You can update your will by writing a codicil; this legally binding document should be written with assistance from your solicitor and will be added as an amendment to your will.

So, if you already have a will and choose to also remember Yes to Life, you can do this by adding a legacy to Yes to Life through a codicil.

Tax efficiency

Did you know that legacies to registered charities in the UK like Yes to Life are tax exempt? If you leave money to Yes to Life or another charity in your will, it will be paid out before inheritance tax is deducted, reducing the total amount of tax paid on the estate.



Terms and definitions

Administrator

Someone who is appointed to arrange your affairs if you don't leave a will.

Beneficiary

An individual or charity that will receive a legacy in your will.

Bequest or legacy

A gift in a will to a person or charity.

Codicil

A document that amends, alters or adds to a will. It must be drawn up and executed in the same way as a will in order to be valid.

Chattels and movables

Your personal possessions, including your furniture and car.

Estate

Your assets and liabilities at death.

Executor(s)

The persons appointed by an individual in a will, or by the court, who are responsible for administering your estate at death.

Intestate and intestacy

You are said to be intestate if you die without making a will. Intestacy is the name for this situation.

Probate (Confirmation in Scotland)

The legal procedure to confirm your will is valid and to give your Executor power to deal with your estate.

**Residue**

The sum that is left from your estate when all debts, charges and legacies have been deducted.

Restricted fund

Monies or property required to be held for a specific project or cause, rather than for the general funds of a charity.

Testator (male) or testatrix (female)

The person who is making the will.



Value of assets

People are always surprised to find out how much they have in assets. Remember, this includes the value of your home, personal items, stocks/shares and savings.

Assets	Value £	Description
House		
Car		
Insurance policies		
Stocks and shares		
Pensions/benefits		
Bank/Building Society Accounts		
Other savings		
Furniture		
Jewellery		
Other assets		
Total		
Liabilities		
Mortgage		
Loans		
Credit Cards		
Other Debts		
Tax Due		
Total		
Estate value (total assets minus total liabilities)		



Codicil

You can use this document to amend, alter or add to your will. Please ensure that you sign the form on page 13 in the presence of two independent witnesses. The following people cannot witness your codicil:

- Your executor
- Your executor's spouse
- A beneficiary of your will
- A beneficiary's spouse

Please keep this document in a safe place together with your will.



I (full name).....

Of (full address).....

.....

.....Post code.....

Declare this to be the 1st/2nd/3rd/other).....

Codicil to my will dated and made (date).....

I give, free of inheritance tax, the sum of £.....

To Yes to Life, of The Energy Centre, Bowling Green Walk, London N1 6AL registered charity number 1112812, absolutely for its general charitable purposes and I declare that the receipt of the Secretary or other officer for the time being of the said charity shall be sufficient to discharge to my executors.

I/we confirm that this codicil was signed by the testator in our presence, and subsequently by us in the testator's presence:

FIRST WITNESS

SECOND WITNESS

.....

.....

(Signature of witness)

(Signature of witness)

Full name.....

Full name.....

Address

Address

.....

.....

.....

.....

.....(day) of.....(month).....(year)

This is my 1st/2nd/3rd/other.....codicil to the will:

Testator's signature.....

Signed in the presence of:

FIRST WITNESS

Signature.....

Full name.....

Address.....

.....



Family and friends first

Now you know what you've got to leave, you can use this list to write down names and details. You can give a specific item or amount of money to each person, or a percentage of everything you won. You can complete our form before or after you chat to your solicitor.

Name	Address	% share Amount Specific item
Name	Address	% share Amount Specific item
Name	Address	% share Amount Specific item
Name	Address	% share Amount Specific item
Name	Address	% share Amount Specific item
Name	Address	% share Amount Specific item
Name	Address	% share Amount Specific item



Help Yes to Life to plan for the future

Please complete and return this form to Yes to Life. Your views on this booklet and leaving a legacy to Yes to Life will help us to plan our future work. All information will be treated in the strictest confidence.

Title.....First Name.....Surname.....

Address.....

.....

.....Post code.....

Please pick the following statements that apply:

I am planning to leave a legacy to Yes to Life in my will

I have already made a legacy to Yes to Life in my will

This will be:

A cash (pecuniary) legacy to the value of £....

A percentage (%) of my estate as a (residual) legacy

Other (please state).....

Please take a moment to tell us why you have chosen to support Yes to Life in this way:

.....

.....

.....

Thank you for supporting Yes to Life through a legacy in your will. Your generosity will help us to continue our important work helping people affected by cancer.

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Useful contacts

The Institute of Professional Will Writers ('IPW')

The IPW offer Yes to Life discounts on Lasting Powers of Attorney ('LPA') and will writing.

Should you wish to find out more click on their website or contact us at the charity by emailing office@yestolife.org.uk.

<https://www.ipw.org.uk/>

The Law Society

If you need to find a solicitor, you may wish to contact The Law Society who will put you in contact with a reputable solicitor who will incorporate your wishes in your will.

0870 606 2555

<https://www.lawsociety.org.uk/>

Fundraising Department

The fundraising department at Yes to Life can provide in confidence, further information on our services and other ways you can help.

fundraising@yestolife.org.uk

020 3222 0587

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