

**D** Dudley Group  
NHS Charity

Making every day better

# WILL WEEK

Giving you peace of mind  
and helping a good cause

Week one | April  
Week two | September



*The best time  
to write your  
Will is now!*



**W**aldrons  
Solicitors

Waldrons Solicitors Ltd is Authorised & Regulated by the  
Solicitors Regulation Authority. SRA Number: 564439

Charity No: 1056979



**"This is such a great campaign. Over the years we have seen the positive difference our support has made and that makes us feel really proud."**

Dawn Cash, Waldrons Solicitors

# About the Campaign

Over the years, through the Will campaign Waldrons Solicitors have helped raise over £50,000. Their generosity have enabled our charity to improve the experience of our patients and support the wellbeing of our NHS colleagues.

Waldrons Solicitors support DGNHS Charity by offering their time, **free of charge**, to prepare a straightforward Will for our patients, staff and supporters in exchange for a donation.

The suggested minimum donation is £80 if you are a single person or £150 if you and your partner make Wills at the same time. 100% of your donation will go to supporting our charity. If your Will is not straightforward, for example if you need Inheritance Tax advice or if you need to set up Trusts, Waldrons will explain and agree any charges with you in advance.

[www.waldrons.co.uk](http://www.waldrons.co.uk)



**100%  
of your  
donation  
will come to  
the Dudley  
Group NHS  
Charity**

# Why make a Will now?

Why not? Waldrons give their time free of charge and you will receive exactly the same service that you would receive if you were paying Waldrons to prepare your Will directly.

Dying without leaving a Will leaves the law in control of your property and possessions. This may mean that your loved ones are left with nothing. You have no control over when the inevitable happens but you can maintain control of what happens when it does.





## What to expect

**If you're unsure about what to expect, our fundraising manager, Karen has shared her experience:**

“Like most people I had been putting off writing a Will; I didn’t want to think about the subject at all and I was quite daunted by the thought of sitting in front of a solicitor and talking about such personal matters. But Dawn was so friendly I felt immediately relaxed. Everything was sensitively approached, and there was nothing I didn’t feel comfortable talking about. It was all wrapped up in no time and I’m happy now, knowing my family will not have to worry when the time comes.”

# Frequently Asked Questions

## 01. Why should I make a Will?

It's the only way to be certain that your money, property and possessions will go to the people and organisations you care about.

Everyone should have a Will but it is particularly important if:

- you have a partner who you are not married to – the law says that they are entitled to nothing if you don't have a Will that leaves something to them
- you are separated – your spouse may benefit from your property, money or belongings if you don't have a Will to exclude them
- you want to leave gifts to charity or to friends – the law won't allow this if you don't have a Will

## 02. When do I need to make a Will?

If you don't have a Will, the simple answer is now. You are never too young or too old to make a Will and have the peace of mind that having a Will gives to you and your loved ones.

### **03. What is a straightforward Will and is it right for me?**

A straightforward Will is ideal for you if you are leaving your property and possessions to family members, friends or if you plan to leave gifts to charity. If you have children who are under 18, it also includes appointing guardians for them. A straightforward Will would not include Inheritance Tax planning or setting up Trusts for anyone other than children under the age of 18.

### **04. If I don't have a Will does everything go to my next of kin?**

This is a common misconception. Sometimes this will happen but not always. If you don't have a Will, the law dictates who gets what. For example, if you are not married to your partner regardless of how long you have lived together, your partner would receive nothing. If you have no living relatives, everything you own goes to the Government.

### **05. What will it cost me?**

You will be given an envelope in which to place your donation to DGNHS Charity. The suggested minimum donation is £80 if you are a single person or £150 if you are a couple making a Will at the same time. If your Will is not straightforward, for example if you need Inheritance Tax advice the cost of doing this will be discussed with you in advance.



## 06. Are there any other benefits?

Yes, as a Waldrons' client, you will automatically receive the following benefits:

- ➔ Free Will Review every five years
- ➔ Registration with the National Wills Database
- ➔ Guaranteed safe and secure storage of your Will, completely free of charge

And in addition to the above, you will also receive a Waldrons' Lawcard which entitles you to exclusive offers on future legal services including:

- Reduced costs on Powers of Attorney
- Reduced rates when assisting with the administration of an estate
- 24/7 Motoring Law Helpline
- £30 vouchers for the referral of any conveyancing client who instructs Waldrons directly and the matter proceeds to completion.



# Making your Will

Everyone needs a Will. It is the only way of making sure that your property and possessions go to the people you care about when you are no longer here. Your Will can spare additional distress to your family and friends and can stop legal wrangling following your death.

Sometimes people assume that everything they own will automatically pass to their next of kin. The fact is that without a Will, the Government decides who should have everything you own (legally known as your Estate) and it can even become the property of the Government. This could mean that your living relatives and friends receive nothing.





**Planning for the future is a very personal process for you and for your family. It involves looking closely at the things you believe in, how you feel about your family's inheritance and how you want to be remembered by society.**

➔ **How does this work?**

When you contact Waldrons, a meeting will be arranged with an expert Legal Advisor and you will be sent a Will Questionnaire which will contain some of the things that you need to think about. This will help to focus the meeting on who should receive what in your Will.

➔ **Cash gifts**

You can decide to leave a set amount of cash to a person, an organisation or charity.

➔ **Specific items**

If you have specific things you want to leave such as items of jewellery then you will need to be as descriptive as you can about what that item looks like. If you are not descriptive enough about the item then it may be that the item cannot be identified. You can leave specific items to someone or to charity.



→ **Everything else: The Residue**

After you have decided on any specific cash gifts and specific items, and when any liabilities are paid, everything else that is left is called 'the residue'. You will need to decide who receives this and if more than one person, how it is to be divided. You can leave the residue to one person, several people or to charity if you wish.

→ **Who makes sure my wishes are followed?**

When you make your Will, you will need to choose people to deal with your Will following your death. These people are known as Executors. You can appoint between one and four Executors but it is always recommended that you have at least two. You can appoint your solicitor as your Executor. They will charge for their services and the charges would be payable from any money or property you leave in your Will.



A magnifying glass is held over an open dictionary. The word "legacy" is prominently displayed in the center of the lens. Below it, the words "ould make a real diff" and "by leaving" are partially visible. The background shows the blurred text of the dictionary pages.

legacy

ould make a real diff

by leaving

# Leaving a Legacy

When you have thought about your loved ones in your Will, you may wish to donate to a charity. This guide explains how you can leave a bequest or legacy to the Dudley Group NHS Charity.

## Why we need your legacy

Money donated to the Dudley Group NHS Charity adds extra value to the already excellent care offered by the NHS. It enables us to offer the best experience possible to our patients and support the well-being of our NHS colleagues.

A legacy is a gift for the future and can make an enormous difference to our charity. We will ensure your legacy is donated in accordance with your wishes.



## There are a number of ways you can leave a legacy to charity

You can specify a particular area to donate to or place it in our general fund which is governed by a charity committee. We can make sure your legacy goes to a deserving department or ward in accordance with your wishes.

*Please Note: We are not able to advise further on legal matters relating to the leaving of a legacy as such other advice should come from an independent solicitor or other professional adviser.*

### 01. **Specific Cash Gifts**

You can leave a fixed amount of money to charity. It is simple and straightforward. If you would like to leave a cash gift to help our work, please ask your Legal Advisor at Waldrons to include it in your Will.

### 02. **Specific Legacy**

A specific legacy enables you to leave something of value to the Dudley Group NHS Charity, which can be used by the charity appropriately. These can be items of jewellery, property, shares or furniture. It must be clearly identified in your Will.

### 03. **Residuary Legacy**

A residuary legacy is when you leave the balance of your estate or part of it, to the Dudley Group NHS Charity after everything else is taken care of e.g. debts, liabilities and tax.



POWER OF ATTORNEY

IMPORTANT INFORMATION

# What is a Lasting Power of Attorney?

It is a legal document that allows a person of your choice to make decisions on your behalf. When making a Lasting Power of Attorney (LPA) you are known as the Donor because you are donating the ability to make decisions to someone else.

The person you are donating that ability to is known as your Attorney. You can have more than one Attorney.

***Please note that this service is additional to the Will Fortnight campaign. Should you wish to put an LPA in place your solicitor will explain the costs to you in advance.***

# Power of Attorney - frequently asked questions

## 01. Why do I need a Lasting Power of Attorney?

If there comes a time when the law says that you do not have mental capacity, perhaps because of a medical condition such as Alzheimer's, brain injury or a stroke, or perhaps you are unable to get around physically but you have mental capacity, an LPA will allow the people you have chosen to make decisions for you.

## 02. What is mental capacity?

'Mental capacity' is the ability to make decisions for yourself. A person may not have mental capacity if they have an illness or disability such as a mental health condition or dementia.

## 03. I have been diagnosed with Dementia. Is it too late to make an LPA?

This will depend on how advanced your condition is and in some cases whether a doctor says that you still have mental capacity. If a doctor says that you do not have mental capacity then there remains an option for someone to apply for a Deputyship Order.

#### **04. What decisions does a Lasting Power of Attorney cover?**

There are two types of LPA which deal with different decisions.

A Property & Financial Affairs LPA will allow your Attorney(s) to make decisions about your property and finances such as dealing with the bank, buying things that you need using your own money, investing money for you and buying or selling property. A Property & Financial Affairs LPA can be used as soon as it is registered.

A Health and Welfare LPA deals with your medical treatment, where you should live and can include decisions about life sustaining care. It can only be used if you lose mental capacity.

#### **05. When should I make a Lasting Power of Attorney?**

Now! If you are ever in a position where someone needs to make decisions for you, without an LPA that person would have to apply to the courts for a Deputyship Order which is more expensive, takes several months and would result in your assets being frozen until the Deputyship Order is approved or rejected.

# Making your appointment

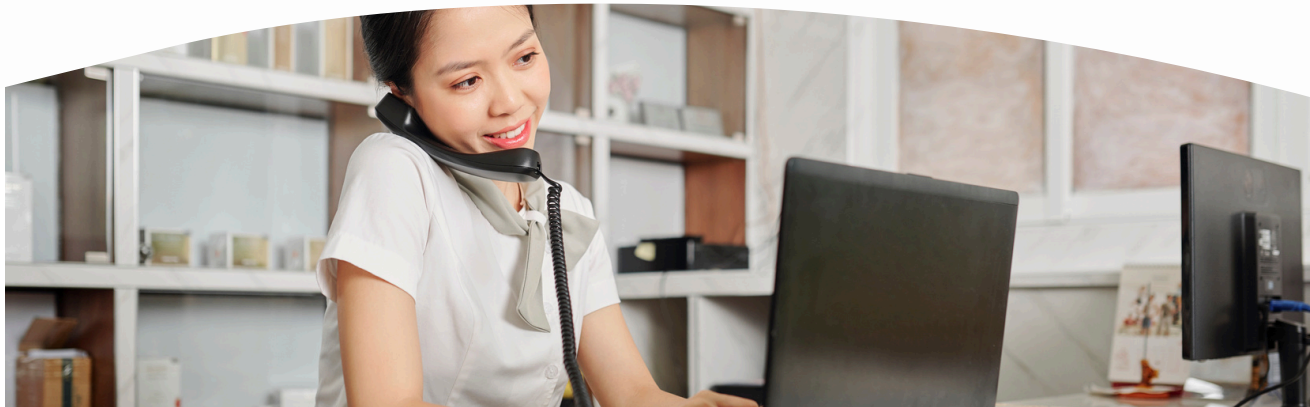


Week one | April

Week two | September

Please contact Waldrons on **01384 811 811** to arrange a meeting with one of Waldrons' specialist legal advisors during either April or September. Please ensure you mention DGNHS Charity Will Week when you call.

[www.waldrons.co.uk](http://www.waldrons.co.uk)











# Dudley Group NHS Charity

Making every day better

**Having your Will produced during the campaign will help to improve the experience of our patients and support the wellbeing of our NHS colleagues.**

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-  [www.facebook.com/DudleyGroupNHSCharity](https://www.facebook.com/DudleyGroupNHSCharity)
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