



for anyone
affected by cancer

TheMulberryCentre

Leaving a gift in your Will



**This guide tells you everything you need to
know about making a Will and leaving a gift to
The Mulberry Centre**

Why make a Will?

It is important for you to make a Will no matter how much you own because:

1

It ensures your wishes are followed after your death.

If you die without a Will, there are certain rules which dictate how the money, property or possessions should be allocated. This may not be the way that you would have wished your money and possessions to be distributed.

2

It makes things easier for your loved ones.

The clear instructions in a Will make it much easier for your family or friends to sort everything out when you die. Without a Will the process can be much more time consuming and stressful.

3

It can reduce inheritance tax.

When writing a Will, your solicitor can help you to reduce the amount of Inheritance Tax that might be payable on the value of the property and money you leave behind. Leaving a gift to a charity is one way of reducing tax.

4

It is a chance to leave a positive legacy.

By deciding how your money and possessions are distributed, writing a Will gives you the opportunity to continue contributing to positive changes in the world after your death.

Why leave a gift to The Mulberry Centre?

Imagine a community without The Mulberry Centre.

There would be no local support and information centre for people affected by cancer. No lifeline when cancer comes crashing into their lives.

We are an independent charity and rely on donations, grants, sponsorship, and local fundraising to run our free services. Unlike many other charities, we do not receive many legacy gifts.

We know that one in two people are expected to develop cancer at some point in their lives. The incidence of cancer is increasing, and cancer is the leading cause of death in our local area.

We also know that more people are surviving cancer and need different kinds of information and support to face the challenges in their life after cancer.

More and more people affected by cancer are registering with The Mulberry Centre. We need to continue providing information and support to a greater number of clients. Without support from the local community, we will not be able to continue our much-needed services.

Once you have ensured that the people closest to you have been provided for, please consider The Mulberry Centre in your Will. Your gift would make a huge difference to our charity.



Why I'm leaving a gift in my Will



I have volunteered as a Welcomer for The Mulberry Centre since 2005. Over the years, I've seen first-hand how The Mulberry Centre makes such a difference to so many people affected by cancer.

The charity has grown from strength to strength, and I would like it to continue for as long as possible. This is the reason I have decided to leave a gift in my Will to The Mulberry Centre.

With all the wonderful work they do, I am very happy to be able to contribute in my own little way and hope others will be encouraged to do the same.

Cora Phillips, Retired Chemist

A client's story

Cathy first heard about The Mulberry Centre when her husband Paul was diagnosed with prostate cancer at West Middlesex hospital. The diagnosis came as a shock for them both, but individual counselling sessions at the centre provided a safe place for them to discuss their feelings and learn some useful coping mechanisms.



The couple also attended some seated yoga sessions and Cathy joined a carer's support group to meet others in a similar situation. When Paul's health deteriorated and he could no longer visit the centre, the support group provided a lifeline for Cathy. Sadly, Paul died on 18 December 2019 from prostate cancer and a rare form of a Parkinson's Plus degenerative disease.

According to Cathy: 'Everyone at The Mulberry Centre has been so kind and supportive, from our first visit when we were greeted by one of the friendly and helpful volunteers, and then with the professional and supportive therapists, and group facilitators and the admin staff who run the centre. I would like to thank everyone at The Mulberry Centre for all the support that you have given to my late husband Paul, and myself. It has made all the difference in our lives, and has helped us along our journey, and I am sure has also helped many others too.'

Leaving a gift in your Will would help us support more people like Cathy and Paul.

How to write a Will?

Always use a qualified solicitor

To ensure your Will is legally binding and free from mistakes which may cause confusion after your death, we recommend you always seek the help of a qualified solicitor when writing your will.

A solicitor will charge for their services in drawing up or checking a Will. They should give you the best possible information about the cost of their services at the start of their work with you. Before deciding on who to use, it's always advisable to check with a few local solicitors to find out how much they charge.

For help finding a local solicitor, you can contact The Law Society:

t: 020 7242 1222

w: [lawsociety.org.uk](https://www.lawsociety.org.uk)

For further information or support you could contact our expert legal partners Garner and Hancock, based in Isleworth.

Our free Wills service

The Mulberry Centre has partnered with Farewill to provide an online and telephone free Wills service to our supporters.

This is an amazing opportunity to put together a professional and legally-binding Will with the UK's largest Will writer in the comfort of your own home, in as little time as 30 minutes.



At certain times of the year, The Mulberry Centre will be promoting this service and will offer it to our supporters on a first-come-first-served basis. Our supporters can then redeem the voucher codes on the Farewill website to receive a free online or telephone Will.

If you are interested in finding out more about our free Wills service, please email us at:

e: fundraising@themulberrycentre.co.uk

There are six key things to think about before writing your Will.

We recommend considering the following before meeting with your solicitor to save time and legal fees.

1

What do you have to leave?

Your estate is what you leave behind after you're gone. This is made up of everything you own, like money, property, and personal belongings. Your estate also includes your share of things that you own with other people. Anything you owe, for example a mortgage, is taken away from the total value of your estate. Try making a list of all your assets and what they're worth before meeting your solicitor.

2

Who do you want to benefit?

You should also make a list of who you want to benefit from your estate after you die. This may include your partner or spouse, children, other family members, friends or charities.

3

How do you want to divide your estate?

You should also think about what you want to leave to each of these beneficiaries. The different types of gift you can leave in a Will are detailed on the next page.

4

Who do you want to look after your dependents?

If applicable, decide who you want to be the legal guardians of your children if both parents die when the children are under 18. It's also a good idea to make arrangements for who will care for your pets after you're gone.

5

Do you want to protect your beneficiaries?

Sometimes you might want to set some safeguards on your bequest – for example, if you're leaving something to a child or someone with disabilities or mental health issues. Many people handle these issues by setting up trusts: this means that what you leave can be managed by people you trust to act in the best interests of your beneficiary.

6

Who do you want to execute your Will?

To carry out the instructions of your Will, you'll need to choose someone that you trust to be your executor. They can be solicitors who charge, or alternatively you may want to choose friends or family.

You can leave three different types of gift to The Mulberry Centre.



Residuary

A residuary gift is a share of your estate – a percentage of what is left after any taxes or costs have been subtracted. Because this gift is a percentage of your estate you don't need to worry if your financial situation changes.



Pecuniary

A pecuniary gift is a fixed amount of money, e.g. £5,000.



Specific

These are particular items, such as a house, stocks and shares or jewellery. Anything that's of financial value to you.

If you leave a gift to The Mulberry Centre in your Will and would like this to be used for a particular area of our work, please express this as a **non-binding wish**. We will try our best to follow your wishes, but if this is not possible, we will spend the money where it is most needed to help local people affected by cancer.

Understanding Inheritance Tax

You will not have to pay any Inheritance Tax if either:

- The total value of your estate is below the £325,000.
- You leave everything above the £325,000 threshold to your spouse, civil partner, a charity or a community amateur sports club.

If you leave your home to your children (including adopted, foster or stepchildren) or grandchildren, your tax-free threshold increases to £500,000.

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).

If you leave your entire estate to charity, the gift would be completely free of Inheritance Tax. This means leaving just 10% of your taxable estate to The Mulberry Centre can reduce your Inheritance Tax rate from 40% to 36%.

How to leave a gift to The Mulberry Centre

If you'd like to include The Mulberry Centre in your Will, you can use the details below. Ask your solicitor to use our full name and details to ensure the gift reaches us:

The Mulberry Centre

Registered Charity No.1108999

Registered office: The Mulberry Centre, West Middlesex University Hospital, Isleworth, Hounslow, TW7 6AF.

Updating your current Will

If you already have a Will, and you feel you would like to add The Mulberry Centre to your will (or any other charity), your solicitor can help you to add a form called a Codicil to your existing Will.



Our promises to you

Our supporters mean the world to us.

We appreciate your generosity and never take it for granted. If you do choose to remember The Mulberry Centre in your Will, you can rest assured that we will make the most of your gift and respect your wishes. Here are our five promises to you.

1

We will respect your privacy.

We know and respect that your Will is a private and a personal matter. You don't need to tell us how much you are leaving to us, or even that you are planning to leave anything to us at all.

2

We will respect your loved ones.

We know that those close to you will likely come first. Leaving as little as 5% to The Mulberry Centre means you can take care of your family and perform an act of kindness which can have an impact on generations to come.

3

We will protect your data.

When administering the gift, we will not pass your details on to anyone else without your prior and explicit permission. We promise to show your loved one's compassion, integrity and honesty in our legacy administration.

4

We will be there to help.

You can come to us at any time to discuss your Will and we can signpost you to a solicitor who can support you.

5

Your gift is in safe hands.

We will look after every gift, large or small, to ensure it is spent where it will have the greatest impact for people affected by cancer.

Get in touch

Want to talk to us about your Will?

Please don't hesitate to contact The Mulberry Centre team using the details below.

t: 020 8321 6300

e: fundraising@themulberrycentre.co.uk

w: www.themulberrycentre.co.uk

Thank you for your support.

