



Issued by the Fundraising Office  
**Michael Sobell House**  
Mount Vernon Hospital  
Northwood, Middlesex, HA6 2RN

[www.michaelsobellhouse.co.uk](http://www.michaelsobellhouse.co.uk)  
Telephone 01923 844152

Registered Charity No 1079638  
Company Registered in England No 3677413



**A PRACTICAL GUIDE TO  
MAKING OR CHANGING  
YOUR WILL**

**... AND CARING FOR  
THE PEOPLE YOU LOVE**

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**Please send me further information on the following:**

- Leaving a gift in my Will
- Joining the Hospice Lottery
- Helping at a Fundraising Event
- Becoming a Volunteer

**I would like to support Michael Sobell House through regular giving by:**

- Bank Standing Order
- Give as your Earn

**I would like to make a donation:**

- Online - via [www.michaelsobellhouse.co.uk](http://www.michaelsobellhouse.co.uk)
- By Cheque (payable to Michael Sobell House)
- Credit Card (please enter details below)

Card number

Name (as it appears on Credit Card) .....

Start Date ..... Expiry Date .....

Final 3 digits on reverse of card .....

Signature ..... Date.....

*giftaid it*

I would like to treat all donations that I make to Michael Sobell House as Gift Aid from this date until I notify you otherwise.

Signature ..... Date .....

Name .....

Address .....

Post Code .....Telephone .....

Signature .....Date .....

Please return to: The Fundraising Office, Michael Sobell House  
Mount Vernon Hospital, Northwood, Middx HA6 2RN.

**Thank you for your support**

## Michael Sobell House

Michael Sobell House opened in 1977 and quickly established a service to meet the very special needs of patients faced with life-threatening disease (that which no longer responds to curative treatment) and to offer support to their families. Our focus is to improve the quality of life by providing relief from painful and distressing symptoms and psychological support during what is often a traumatic time.

Almost immediately the League of Friends (now 'The Friends') of Michael Sobell House was formed to raise funds in support of Michael Sobell House including the work of the junior doctors and clinical staff, the Day Therapies Centre and much of the equipment needed by the Unit.

We are proud of our counselling service which offers loving and caring support for relatives and Friends. 'The Friends' currently pledge £800,000 each year to the Unit.

If we are to ensure the care for future generations of our local community then we need to be in a stronger financial position. One way of ensuring that we can care for such families is through a gift in your Will, sometimes called a legacy. After providing for your own family and friends, please consider the Friends of Michael Sobell House as your second family in your Will.

## Why making a Will is important?

By making a Will you can ensure that all your property and possessions will actually go where you choose and avoid unnecessary tax demands. Those closest to you will be spared the stress that may occur if you die without making a Will ... and to leave no doubt and to protect each other, you and your spouse should have separate Wills.

## What happens if I don't make a Will?

Without making a Will, the law will decide what happens to your money and belongings. Whilst you may think that your spouse or family automatically receive everything, this only happens up to a certain value (deducted by the Treasury), the balance then goes to the Crown. If you have no family, the whole of your estate could automatically go to the Crown.

*So, no matter what your age\* or state of health, it is an important way of making sure you continue to show your love for those you care about, even after your death.*

*[\* Minimum age 18]*

## How do I make a Will?

It is always advisable to go to a solicitor to get reliable professional help to suit your circumstances. Solicitors spend many hours sorting out home-made Wills which may be unclear or even make a Will legally unacceptable.

If you do not have a family solicitor, ask a friend or your bank to recommend one.

You may wish to ask a number of solicitors for a free estimate to compare their charges – it may not be as expensive as you may think. If you are not able to go to the solicitor's office, he or she may be willing to visit you at home.

## Appointing an Executor

Before you meet the solicitor, it is a good idea to give some thought to the people you will like to administer your Will – the Executors. Although it is only necessary to name one person, it is more usual to name two. These may be relatives or close friends who will benefit from your Will.

You may prefer to appoint a professional, such as a solicitor, to act as Executor. The professional will be entitled to charge against your estate for this service.

Before you appoint Executors, remember  
to ask if they agree.

## A useful guide to words and expressions you are likely to meet when making a Will ~

Administrator	Person who has been legally appointed to settle your affairs, where there is no executor
Beneficiary [or Legatee]	An individual or organisation who stands to receive a gift in your Will
Chattels	Personal possessions, such as a car, furniture or jewellery
Codicil	A valid alteration or addition to a Will
Estate	The total of your possessions, whether money, property or chattels, which you leave when you die
Executor	Person you appoint to ensure that the instructions in your Will are carried out
Intestate	Under the law, you are 'intestate' if you die without leaving a Will
Probate	The formal legal proof to ensure that a Will is valid
Residue	The sum that is left from an estate, when all specific gifts, debts and charges have been deducted
Residual Legacy	A gift consisting of all, or part of, what is left of an estate, after all other gifts and costs have been deducted
Testator/Testatrix	A person who has made a Will

## When should I change my Will?

During your lifetime there are bound to be many changes, and these changes will often have a direct bearing on your Will.

When you marry or remarry, when your spouse dies or if you get divorced, your Will is likely to become invalid. Also when children or grandchildren come along, you may want to include them.

You may also need to think about how the value and composition of your estate may change over the years.

If any of these circumstances occur, consult your solicitor. He or she can advise you whether it would be better to make a new Will or simply add a new instruction – a Codicil – to your existing Will.

## Keeping your Will safe

Ask your solicitor or bank to keep a copy of your Will for safekeeping. If you do decide to keep it yourself, make sure it's in a secure place and tell someone close to you where to find it.

## What am I worth?

When you start to add up all your possessions you may be surprised to find how much they are worth. To help you do this the following list will guide you to approximate the value of your estate. Don't worry if this seems complicated, your solicitor will help. This list is merely a guide and is not complete.

### What I own

House	.....
Furniture/contents	.....
Car	.....
Jewellery/valuables	.....
Savings	.....
Stocks, shared & bonds	.....
Insurance policies	.....
Pension benefits	.....
Money owed to you	.....
Other personal effects	.....

### What I owe

Mortgage	.....
Bank overdraft	.....
Bank loan	.....
Credit card debts	.....
Credit company loans	.....
Other money owed	.....
Outstanding tax	.....

Your solicitor or an accountant is also the best person to advise you on such important matters as inheritance tax and ways to minimise the amount of tax to be paid on your estate. Even if you do not think you are rich, with high property values you may still be liable to tax and it is a matter well worth discussing with an expert.

If you make a gift to charity, all such gifts are exempt from tax. This is a simple way to reduce the liability on your estate and benefit a good cause. For details of how this can be most efficiently carried out please consult your solicitor.

## Providing for Children

If you have children you should think of the worst that could happen. If both parents should die together, your children would need financial protection and also a guardian who would be prepared to take responsibility for them. Once you have decided whom you would choose as guardian for your children, you must talk to them to ensure they are agreeable.

## How do I specify my wishes?

Your solicitor will need to have the full name of your spouse (and any past partner) and the names and dates of birth of your children. If you and your spouse died together, what would you want to happen to your belongings and money?

## Other important considerations

You may like to add your wishes regarding your own funeral arrangements, ie whether you would prefer to be buried or cremated; if you would prefer charitable donations from friends and family instead of funeral flowers. While it may be upsetting to think of these things now, it may save your loved ones a lot of heartache when you are gone.

Remember to have available any previous Will that you have made.

## Three main ways of making gifts

A pecuniary legacy is a gift of a fixed sum of money. This may be 'index-linked' to preserve its value but take the advice of your professional advisers.

A specific legacy is a gift of a selected item – such as a piece of jewellery or furniture.

A residuary legacy is the amount remaining when all gifts, taxes and costs in winding up your estate have been deducted. This amount is quite unpredictable, and many people leave it to charity.

Make list of your family and friends to whom you wish to leave a gift.

## Have the Will witnessed

When your Will is drawn up and agreed by you, you will need to sign it in the presence of witnesses. Two witnesses are needed and you must all sign in each other's presence. The witnesses must be people who will not gain from the Will. Your solicitor will ensure that the Will is properly witnessed.

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