

Guide to writing your Will

**All you need to know
about supporting
the future of local
cancer research**



Celebrating over 50 years

One day, the gift you leave us in your Will could help fund a life-changing medical breakthrough.

Cancer Focus Northern Ireland (previously known as the Ulster Cancer Foundation) is your local cancer research charity. For more than 50 years we've played a key role in transforming the lives of people affected by cancer.

Latest statistics show that one in two of us will be diagnosed with cancer at some stage in our lifetime. Cancer is most prevalent in the over 60s, and as we are an ageing population, we can expect an even greater number of people to be diagnosed in the future.

Thanks to legacy gifts, we have made breakthroughs in cancer research that will benefit local people now and in the future. But of course, there's still much more to do. A gift in your Will to Cancer Focus NI could help get us there.



What a gift in your Will enables us to do

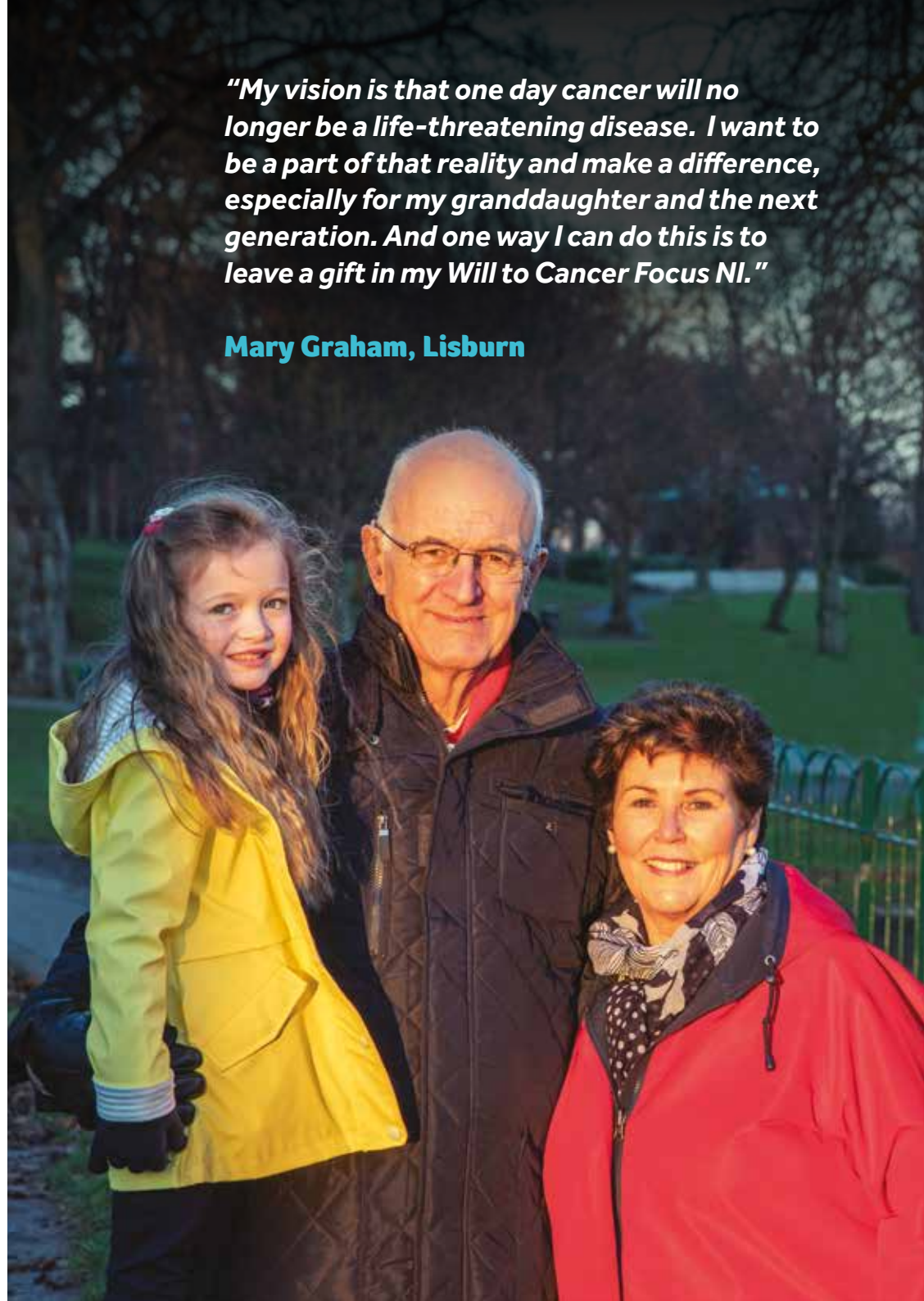
All gifts in Wills are incredibly important to us, regardless of their size. Without legacy gifts we could not fund local cancer research that will help transform the lives of people affected by cancer in Northern Ireland.

The money gifted to us helps support different research projects into the causes, treatment and prevention of cancer, to improve the lives of cancer patients and dramatically increase survival rates. Many cancers previously thought to be incurable are now being treated successfully as a result of vital research work.

Our new research, which is led by local oncologists and scientists at Queen's University Belfast, aims to find drugs which will enable immunotherapy to work effectively for specific hard-to-treat cancers, namely oesophageal, stomach and pancreatic cancer. This vital and pioneering work cannot be achieved without support from gifts in Wills.

"My vision is that one day cancer will no longer be a life-threatening disease. I want to be a part of that reality and make a difference, especially for my granddaughter and the next generation. And one way I can do this is to leave a gift in my Will to Cancer Focus NI."

Mary Graham, Lisburn



The importance of making a Will

Your Will is important to you and those you love.

A legally binding Will is the only way you can ensure your assets are shared in the way you want after your death, and any promises you have made are carried out. A Will also lets you specify who should look after any dependants that you may leave behind.

If you don't have a valid Will, the law will decide who gets your estate, and it might not be the people that you would have chosen. This may also make a dispute more likely.

As well as making sure your loved ones are cared for, a professionally-written Will can save the beneficiaries of your estate from paying unnecessary inheritance tax.



How to plan your Will

When planning a Will the sooner you start thinking about your wishes, the sooner you'll have peace of mind that these will be carried out when the time comes. You can always alter your Will if your circumstances or intentions change.

1 – Work out what assets you have

Start by making a list of your assets: your home, any investments, savings and such like. Note down any precious or valuable possessions like antiques or pieces of jewellery.

Then list anything you owe – bank loans, outstanding mortgage and so forth.

Subtract the value of these from your assets and you will get an idea of how much your estate is worth. This will give you an indication whether your estate could be subject to inheritance tax (please speak with a solicitor for more information).

Doing this preparation before taking legal advice will save you time and money.

2 – Choose who to leave it to and how

Think about which family members or friends you wish to leave something to, whether money or a family heirloom. You should then consider any charities you may want to support. There are different ways that you can leave a gift to loved ones or to Cancer Focus NI.

- You can gift the balance of the value of your assets (or a % of it) that is left after you've taken care of everyone and everything else. This is known as a residuary gift.
- Another way is to leave a set amount of money to Cancer Focus Northern Ireland. This is called a pecuniary gift.
- You can also consider a reversionary gift where some or all of your assets are held in trust to be enjoyed by someone you specify during their lifetime, after which those assets will be passed to a loved one or the charity.

3 – Contact a solicitor

Once you have decided what your wishes are, the next step is to contact a solicitor to have your Will written. Getting professional advice greatly reduces the risk of your Will being challenged, and ensures your instructions are accurately followed.

As well as your list of assets and wishes you'll need to take the following information to your appointment with you:

Address:

**Cancer Focus Northern Ireland
40-44 Eglantine Avenue
Belfast BT96DX**

**Registered charity number:
NIC 101307**

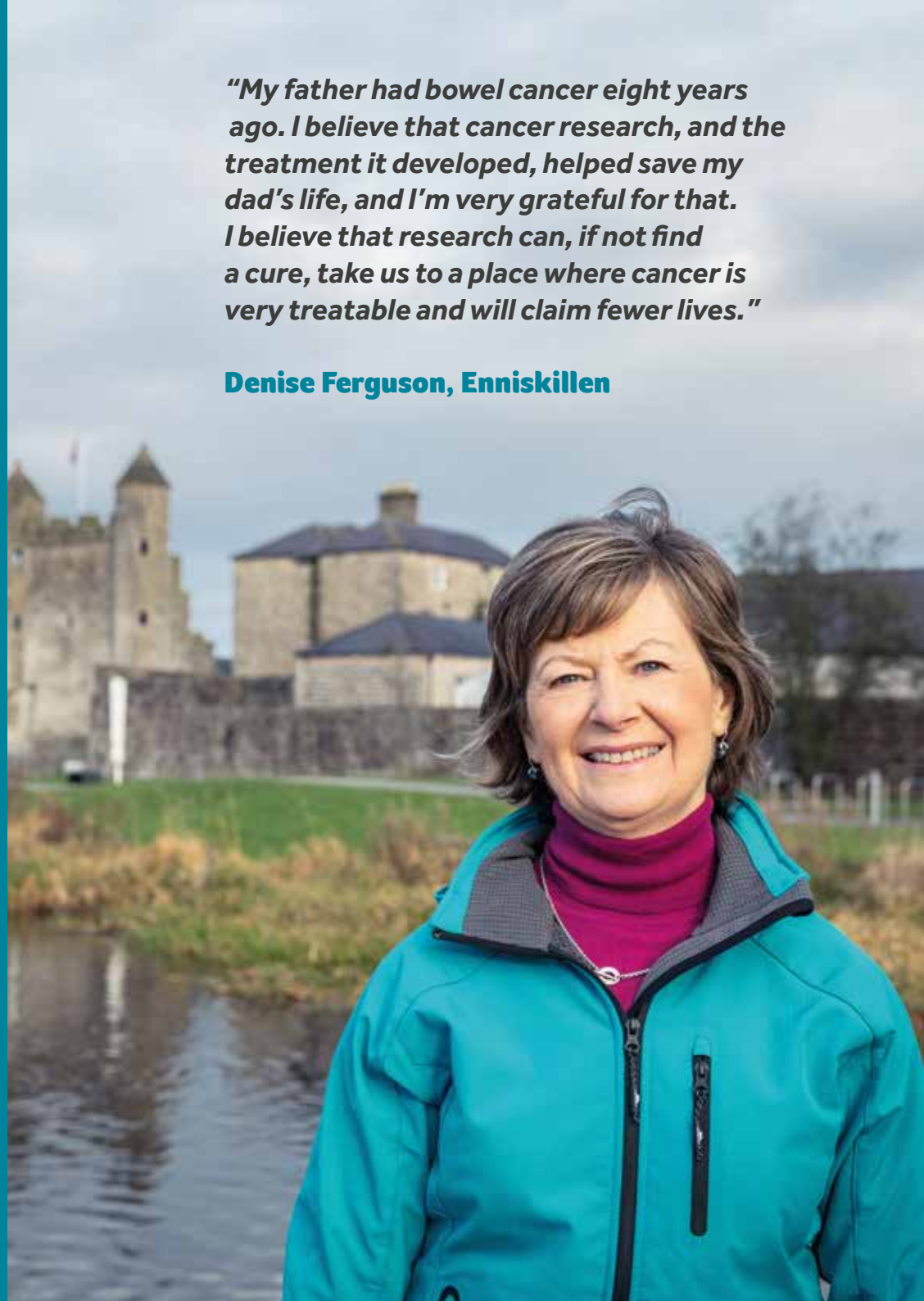
If it helps, you can use this example wording when speaking to your solicitor:

"I give to Cancer Focus Northern Ireland, of 40-44 Eglantine Avenue, Belfast, BT9 6DX, registered charity number NIC 101307 [---% of my estate] or [the sum of £---] to be used for general charitable purposes absolutely and I declare the receipt of the Treasurer or duly authorised officer shall be a full and sufficient discharge."

If you're including Cancer Focus Northern Ireland in your Will we recommend that you let any family members know of this intention, so this doesn't come as a surprise to them.

"My father had bowel cancer eight years ago. I believe that cancer research, and the treatment it developed, helped save my dad's life, and I'm very grateful for that. I believe that research can, if not find a cure, take us to a place where cancer is very treatable and will claim fewer lives."

Denise Ferguson, Enniskillen



Our promise to you

- We'll answer any questions honestly and quickly.
- We won't put you under pressure – this is a big decision so please decide in your own time.
- Your loved ones come first – we respect that and won't try to change it.
- We'll use your special gift wisely and effectively.
- You don't have to tell us your decision – we respect your right to privacy.

What to do now

If you have any questions about leaving a gift in your Will, or if you would like to register your interest, please get in touch with your local Legacy Officer by calling **028 9068 0740**.

Thank You





Celebrating over 50 years

**40-44 Eglantine Avenue
Belfast BT9 6DX**

T: 028 9068 0740

E: olliegovett@cancerfocusni.org

cancerfocusni.org/gift



Charity No: NIC 101307