

**Guy's &
St Thomas'
Charity
&...**



**A gift in your Will
can ensure care
never stands still**

“I was wondering what I could do to raise money, when suddenly I realised it was time to update my Will. All the staff are ever so caring. So, this is my way of giving back.”

Peter, who is leaving his entire estate to Guy's and St Thomas' to say thank you for 15 years of care.



Your decision today will help support exceptional care for years to come

Thank you for considering leaving a gift in your Will to Guy's & St Thomas' Charity.

Care never stands still – and neither do we. We're the charity that supports the incredible NHS staff and exceptional healthcare provided by Guy's and St Thomas'.

A gift in your Will is the difference we can make – helping Guy's and St Thomas' go beyond what the NHS can provide, today and for generations to come.

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This guide explains how to make or amend your Will. If you have any questions, please get in touch.

Discover how care never stands still with a gift in your Will

Leaving a gift in your Will is an amazing way to make a long-lasting difference to the patients, staff and communities of Guy's and St Thomas'. Any gift – however large or small – will enable us to continue providing the extras that the NHS can't.

A photograph of two healthcare professionals in a clinical setting. They are wearing maroon scrubs and blue surgical masks. One person is seated at a desk, looking at a computer monitor, while the other stands beside them, pointing at the screen. Both are wearing blue lanyards with ID badges. The background shows a typical hospital environment with windows and posters on the wall.

innovating &...

Thanks to people like you, we're helping Guy's and St Thomas' develop world-leading innovations in healthcare that are transforming patients' lives:

- ♦ **Increasing access to new treatments** – Guy's and St Thomas' are world-renowned for their pioneering research and scientific breakthroughs.
- ♦ **Improving recovery times** – investing in the latest technology and state-of-the-art equipment.
- ♦ **Supporting exceptional care** – building healthcare around the person, from treating and rehabilitating patients to involving them in their own care plans.
- ♦ **Enhancing staff wellbeing** – helping to provide one of the most extensive staff health and wellbeing programmes within the NHS.
- ♦ **Stepping up for the most vulnerable** – developing tailored programmes to help protect some of the most vulnerable people in our community.



On average, 44% of Guy's & Thomas' Charity total income each year comes from gifts in Wills.

We've come so far but there's so much more we can do. With your legacy, we can continue to meet and exceed the ever-changing needs of one of the most densely populated and diverse areas of London.

Together, we can make a real difference to the future of healthcare at Guy's and St Thomas'.


When Georgia Prorok was recovering from COVID-19 in intensive care, she felt scared and isolated.

Above all, Georgia missed having her loved ones nearby because coronavirus restrictions meant that visitors weren't allowed.

'I was looking forward to having my family next to me. I couldn't understand why there was no one there. I didn't realise it was lockdown.'

Thanks to gifts in Wills, we've been able to fund a Family Communications Team to help patients like Georgia use Life Lines, an online platform that enables virtual 'bedside' visits with loved ones.

Life Lines was developed by Professor Louise Rose and Dr Joel Meyer, supported through King's Health Partners in collaboration with clinicians, academics, companies and charities.



The difference we made for Georgia

**A gift in your Will can help us continue
making a difference for staff, patients
and families long into the future.**

Help us continue transforming care – without spending any money today

If you would like to support exceptional care for years to come, a gift in your Will is a great way you can support Guy's & St Thomas' Charity.



Many people are daunted by the thought of making a Will, but it's not difficult, nor does it have to be expensive.

We've made the process even easier by teaming up with the National Free Wills Network to enable you to make a Will free of charge. For example, you're leaving your estate to your husband, wife, children or someone else, with some simple cash gifts and/or gifts of personal property.

Once you've looked after your loved ones, you could consider giving some or all of the remainder of your estate to a good cause.



If you use the National Free Wills Network, there's no obligation to leave a gift to Guy's & St Thomas' Charity in your Will, but if you



do choose to leave a gift to us, we will be extremely grateful.

Farewill

If you prefer to make your Will online, Guy's and St Thomas' Charity has partnered with Farewill to provide free online Will-writing services for our supporters. To find out more, you can find them at farewill.com/forevergst or telephone them on 020 8176 6716.

It's thanks to supporters like you that we can help the exceptional Guy's and St Thomas' team go beyond what NHS provision allows.

For more information on writing your Will for free, visit our website: gsttcharity.org.uk/will

Your support for Guy's and St Thomas' can live on with a gift in your Will

Here are the different types of gifts you can leave in your Will:

Specific gifts

A specific gift is any item(s) of value such as personal possessions, property or shares.

Cash gifts (known as pecuniary gifts)

A pecuniary gift is a fixed amount of money that you leave in your Will. It's a good idea to review pecuniary gifts regularly, as their face value can be reduced by inflation and turn out to be less powerful than you intend. Your solicitor can draw up a pecuniary gift clause to ensure that a cash gift does not lose value over time.

Residuary gifts

Residuary gifts are a share of your total estate (everything you own that is of value) after all other payments – such as lifetime debts, tax and administrative

expenses – have been deducted. Because a residuary legacy is a percentage of your estate, it will keep its value over time.

Reversionary gifts

This type of gift gives named beneficiaries the right to benefit from it during their lifetimes, either by allowing them the use of an asset (e.g. occupation of a house) or by receiving the income from it (e.g. rent from a house or income from an investment fund). Another beneficiary, often a charity, receives the asset after the named beneficiary dies.

Avey Bhatia, Chief Nurse at Guy's and St Thomas' NHS Foundation Trust says:
"The Florence Nightingale Garden is an oasis of calm for our patients and the staff who care for them." Bringing the Florence Nightingale Garden to St Thomas' Hospital was made possible thanks to our generous supporters.



revitalising &...

Our five-step guide to preparing your Will

Wills are very important documents. Here are five steps to make the process as easy as possible:



1

List your assets

Before your appointment, list all your assets and their value. This includes your house (and any other property you own) shares, savings and valuable possessions. The sum of these assets is called your estate.

2

List your debts

Make a note of debts you owe, including outstanding mortgage, loans, credit cards and bills. Debts are paid out of your estate in priority (i.e. before any gifts in your Will can be paid).

3

Beneficiaries

List the people, organisations or charities you want to benefit from your Will, either from a cash gift or percentage of your estate. Ensure you give the correct names, addresses and charity numbers (where applicable).

**4**

Choose your executors

These are the people who will prove your Will and carry out your final wishes. They can be solicitors, family members or friends.

place (e.g. solicitor's office).
Give a copy to your executors.

5

Keep your Will up to date and in a safe place

You should revisit your Will every few years to ensure it still reflects your circumstances and wishes, and store the original in a safe

**I already have a Will
– can I still support
Guy's & St Thomas' Charity
with a gift in my Will?**

For a simple change to an existing Will (e.g. adding a cash gift) you can make a codicil. For more complex changes, we recommend discussing it with your solicitor.

To include Guy's & St Thomas' Charity in your Will you need these details:

Guy's & St Thomas' Charity

The Grain House, 46 Loman Street, London SE1 0EH

Registered charity number 1160316-18

Your questions answered

Why do I need a Will?

It isn't a legal requirement, but it's the only way to ensure your final wishes are carried out, and your estate is distributed as you would want. You can specify a guardian for any children under 18 and give peace of mind to your loved ones.

When should I make a Will?

As soon as possible (particularly if you have children or own a house). Once made, review it regularly, and alter it promptly if your circumstances change. Remake it if you marry or divorce, or to include children or grandchildren.

What happens if I die without a Will?

This is called intestacy. If you die intestate, the courts will decide how your estate is distributed. This can be confusing and stressful for your grieving loved ones.



Is making a Will expensive?

A simple Will for one person costs about £100, but solicitors' charges will vary, and a more complex Will costs more. If you have access to legal services via work, insurance or union membership, it could reduce the cost of making a Will, or you could make a Will for free via our partners, National Free Wills Network or Farewill.

Can I write my own Will?

This is not recommended. Mistakes in drafting the Will could invalidate it, effectively leaving you intestate. Please use a solicitor or a member of the Institute of Professional Willwriters.

Are there tax advantages to leaving a gift to charity?

Gifts to charity can reduce your estate's liability for Inheritance Tax (IHT) which is payable at 40% if your estate exceeds £350,000. Gifts to charity are exempt from IHT and their value is deducted from your estate before IHT is calculated, reducing the liability.

Another IHT reduction is possible by leaving a gift amounting to 10% or more of your chargeable net estate to charity. This can reduce IHT payable from 40% to 36%. You should discuss this with your solicitor.

Can my gift buy equipment or fund specific research?

We'll always follow your wishes, but the medical landscape changes rapidly in terms of equipment and treatments. To ensure the charity benefits from your gift it would help if your request was stated as a preference and not a condition of your Will. For further information, please contact us.

Should I tell you about the gift in my Will?

If you include Guy's & St Thomas' Charity in your Will, we'd be grateful if you'd let us know, because we'd like to thank you and keep you up to date with hospital news. We know your Will is personal and private, and there is no obligation to tell us your intentions. Advising us about your gift is not binding in any way, and you can change your mind at any point.

If you have any other questions, we're happy to help. You can either email us at hello@gsttcharity.org.uk or call us on 0208 106 5433.



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