

**You can make a lasting  
difference to Jewish Care's  
work with a gift in your Will.**



A guide to Wills  
and Legacies

**JEWISH CARE**

## **A quarter of the money we need to raise to continue our vital work comes from gifts in people's Wills.**

Jewish Care is the largest health and social care organisation serving the Jewish community in London and the South East. We run over 70 centres and services, touching the lives of 10,000 people every week. Every year, we need to raise £16 million so that we can continue to support those who need us most. £1 in every £4 we raise is thanks to the generosity of people who kindly decided to remember Jewish Care in their Wills.

Gifts in Wills are something special. Yours could be big or small, but whatever the size, it could make a difference to the lives of so many people, ensuring we can continue to deliver high-quality care to vulnerable members of our community and their families, when they need it most.

Without gifts in Wills, we simply couldn't help all those who need us. As we all live longer, the need for Jewish Care will only grow and your legacy is an opportunity to help us continue our services, providing care that is distinctively Jewish for our community long into the future.

# Your legacy will make a real difference

Legacies support a quarter of all our caring work. Many of our services receive no Government funding at all. Without legacy gifts, we simply would not be able to keep them going.

A gift in your Will can help us continue to provide these vital services:

**Jewish Care Direct Helpline** – often the first port of call for someone in need of help and support

**The Social Work and Community Support Team** – enabling people to make a meaningful difference to their lives, with dignity and choice



**The Family Carers Team** – providing someone to listen, much-needed advice and guidance for all those caring for someone

**Meals on Wheels** – not only providing a hot, Kosher meal to those who need it but our volunteer drivers may be the only friendly face clients see from one day to the next



## Gifts in Wills mean we can provide support when it's needed the most

Wendy Stolerman has been a Senior Community Support and Advice Worker in the Family Carers Team at Jewish Care for over 15 years and passionately believes that no one should struggle alone, there is always support out there for anyone who needs it.

*"My colleagues and I ensure we listen and give guidance and advice whenever needed. We are here to support our clients, who are caring for relatives, through some of the hardest years of their lives, and we do it because we truly care. It can be very rewarding.*

*We are all so grateful for the gifts in Wills that supporters have left Jewish Care, however big or small, which ensure we can continue to care for everyone who needs us. Thank you."*

# Marion's legacy will change lives



Marion was a volunteer at the Michael Sobell Jewish Community Centre for more than 30 years. She loved helping the members there and made many great friends. When her health started to deteriorate it was only natural that Marion's son Danny should continue to bring her to the centre so she could

continue to see the people who mattered most to her in the place she called her second home.

But Marion did more than that. She made a gift in her Will so that the community centre she loved so much could continue to change lives.

***“My mum was a selfless, wonderful person who always cared for others so it was only natural she would want to make sure that Jewish Care could continue their work through leaving a gift in her Will.”***

Danny, Marion's son

# A gift in your Will: your questions answered

## Why do I need a Will?

A professionally written, up-to-date Will is the only way you can have peace of mind that the people and causes that matter to you are provided for in the way you choose. This avoids the stressful and time-consuming process that dying “intestate” (without a valid Will) often causes for those left to deal with your estate.

## Can I update my current Will?

It is important to check your Will from time to time to make sure it still reflects your wishes and any changes in personal circumstances. Changes that affect your Will may include a birth or death in your family or marriage, separation or divorce, or even the death of an executor.

## Who should write my Will?

We would always recommend consulting solicitors when writing your Will or amending an existing one. They will ensure the Will is legal and valid and that your wishes are clearly expressed using precise language. They may ask you to take essential

information with you to your meeting. We can provide you with names of solicitors. You will also find more information about our free Will Writing Service on page 8 of this guide.

## How do I choose my executors?

Executors are responsible for handling your estate and ensuring your wishes are carried out. It’s a good idea to name at least two people to do this job. You can choose a solicitor, a family member or friend, as long as they are over the age of 18 and even if they benefit from a gift in your Will.

## What type of gift can I leave Jewish Care?

There are two main types of gift: A percentage of your estate – After you have provided for loved ones, you can leave a share or all of what remains to charity. This is called a “residuary gift” and can be the best way to leave a gift as its value is not affected by inflation.

A cash gift – This is a fixed sum of money and is called a “pecuniary

gift". For other types of gifts, please consult your solicitor.

### **How can I be sure my gift reaches Jewish Care?**

It's important that you include our name (Jewish Care) and charity registration number (802559) in your Will, to ensure your gift reaches us.

### **Do I need to let Jewish Care know that I've left a gift in my Will?**

We appreciate this is a personal matter and you do not have to let us know if you have left us a gift. However, if you choose to do so it will enable us to keep in touch from time to time and keep you updated about our work.

### **Are there tax benefits to leaving a legacy to charity?**

Your beneficiaries will have to pay Inheritance Tax (IHT) only if your estate is over a certain value. Any gift to Jewish Care therefore might reduce your estate's liability for IHT. Under current law if a person leaves 10% or more of their taxable estate to charity, the remainder might qualify for a reduced rate of IHT. Your solicitor can advise further on this.

### **Where should I store my Will?**

Your solicitor may offer to keep your original Will safe as part of their service. It's a good idea to make sure you also keep a copy in a safe place, together with information your executors will need about your assets.

### **Can Jewish Care help me to write my Will?**

Our simple free Will Writing Service provides a convenient way to write or update your Will. Please see overleaf for more details.

## Jewish Care's free Will Writing Service

Making a Will can be expensive and daunting, so many of us put off doing so. However, it's important to make a Will as it's the only way to be certain that the people and causes you care about are looked after and your wishes known. Jewish Care's free Will Writing Service offers a free and simple way to plan ahead, giving you peace of mind for the future.

*"I had been thinking about writing a Will for a long time but had put it off. Yet the process was simple and easy and my Will was drawn up after meeting the solicitor, giving me peace of mind. I chose to include a gift to Jewish Care but felt no pressure to do so. My advice to others would be don't delay this important decision as it's stress-free and easy to arrange."*

*Sue Cash  
Will Writing Service client*

### **How does the Service work?**

You can make or update your Will for free with an experienced solicitor who will write a simple single or mirror Will at no cost to you. Just let us have your details and we will be in touch to let you know how to proceed.



**A gift in your Will can help Jewish Care be there for more people like Joseph.**

## **Do I have to leave a gift in my Will to Jewish Care if I use the Service?**

Many people who use the Service choose to leave us a legacy but there is no obligation to do so. However, a gift of any size will help us ensure we can continue to deliver high-quality care to vulnerable members of our community and their families for years to come.

### **List of solicitors**

Alternatively, we can also suggest the names of solicitors who can help you to write your Will. You can then be in contact direct and your Will would be written at a cost agreed between you and the solicitor you choose.

**For more information or to use the Service please call our Legacy Team on 020 8922 2840, email [legacyteam@jcare.org](mailto:legacyteam@jcare.org) or visit our website [jewishcare.org/legacy](http://jewishcare.org/legacy).** Terms and conditions apply to the Service

# The Jewish Care Legacy Charter



**Making a Will is the only way to ensure your family and friends and any charities you care about, are provided for in the way you wish. By leaving a gift to Jewish Care you are helping ensure we can continue to provide care and support for future generations of the Jewish community.**

**We understand** that your family and friends will always come first and we respect your decisions.

**We are committed** not to pressure and you can change your mind whenever you wish.

**You can tell us** if you want to but do not need to and we won't keep asking.

**We completely respect** your privacy and will never ask you how much you intend to leave.

**We are committed** to using your gift wisely and effectively to provide the best care and support in the community.

**We would be delighted** to let you know more about our work and how your gift can help us.

**If you want your gift** to be spent in an area that is special to you we will try to arrange it.

**If you need any information, have questions about legacy gifts or Wills, would like to know more about our free Will Writing Service – or perhaps you would just like to chat about it – please feel free to call our Legacy Team on 020 8922 2840 or email [legacyteam@jcare.org](mailto:legacyteam@jcare.org) You can also visit our website [jewishcare.org/legacy](http://jewishcare.org/legacy)**



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