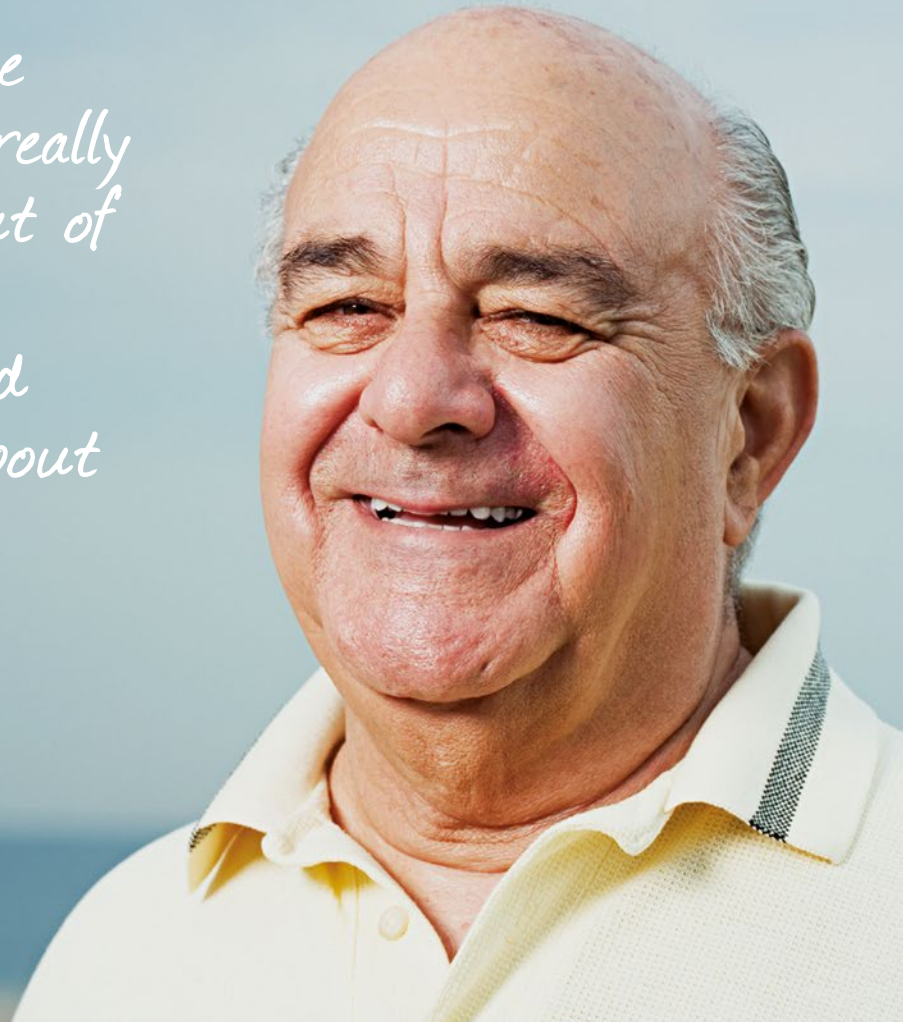


# A helping hand through loss and bereavement

Making a gift in  
your will to Cruse



*"I went from absolute depths of despair, I really couldn't see a way out of the hole I was in... to complete relief and an ability to think about my grief rationally... I honestly think Cruse saved my life."*



# A gift for those left behind

**Coping with a bereavement can be tough and often lonely if you do not have the support you need.**

Cruse Bereavement Care is the largest charity in the world dedicated to supporting bereaved people. Our network of almost 5,000 volunteers operate across England, Northern Ireland and Wales to offer direct support to over 58,000 people every year – wherever they can and whenever it's needed.

A gift in your will means we can continue to provide this critical service, to reach even more people and support them through what is often described as 'the darkest time of their lives'.

Thank you for considering supporting us in this wonderful way.

**Steven Wibberley**

Chief Executive



# How we help

**Cruse Bereavement Care is the leading national charity providing bereavement support, advice and information to children, young people and families when someone dies.**

## **Someone to talk to**

Volunteers are on hand to offer regular, face to face support sessions or telephone support through our national helpline

## **Sharing with others**

We provide group support sessions for those who find it helpful to talk to others in similar circumstances

## **Telephone support**

Through our national helpline **0808 808 1677**

## **Children and young people**

Alongside volunteer support services for young people, we have a dedicated website – Hope Again – where they can share their experiences

## **Voice of bereaved people**

By campaigning, lobbying and through the media we help ensure that bereaved people are treated fairly by employers and as customers during difficult times

## **Online information**

There is lots of support, advice and information about bereavement on our website **[www.cruse.org.uk](http://www.cruse.org.uk)**



# Jo's Story

**Jo contacted Cruse after the deaths of her mum and dad to cancer.**

“It was a few months after my 30th birthday when life as I knew it changed forever. What should have been one of the most exciting times of my life – achieving in my career, relationship and personal goals – became the most difficult. In the space of three years, my sister and I lost our mum and dad to cancer.

Of course, I tried to put on a brave face, throwing myself into work and into my friendships and social life – but it just wasn't the same; and faking it was becoming increasingly hard.

Thankfully, around 8 months after we lost mum and 7 months after dad was diagnosed, I admitted I needed help and found Cruse.

I soon began to see a local Cruse bereavement volunteer who gave me judgement free, objective advice and support that was invaluable.

She showed great kindness, care, compassion, empathy and trustworthiness which allowed me to be open and honest with her about my grief and start my healing journey. I can't thank her enough in helping me to start building the pieces in my life again.”

**By leaving a gift in your will, you're helping to give more bereaved people somewhere to turn.**



"I feel very lucky to have had access to Cruse during this difficult time. They were integral in helping me to cope with the grieving process and come to terms with my life without my mum and dad."



# FAQ when writing a will

## ? Why should I write a will?

Your will is the only way to determine what happens to your property, money and personal possessions after you die. Whilst having a will is not a legal requirement, it is something we recommend you have for your loved ones' peace of mind. We suggest that you only write a will through a qualified solicitor or a member of the Institute of Professional Willwriters.

## ? What happens if I die without a will?

Dying without having an up-to-date will is known as 'intestacy'. This will mean it is up to the law to decide how your estate is distributed, which may not represent your wishes.

## ? What if I already have a will?

It is good to check your will from time to time to make sure it's still current, especially if there have been any changes in your family, such as: births, deaths, marriages or divorces. To amend your will, you need to add a codicil – a document that can be drawn up with the help of your solicitor that's kept with your will.



## ? What are the different types of gifts I can leave to charity?

There are three main ways to leave a gift to charity:

- A residuary gift is what remains of your estate, when all other gifts have been distributed.
- A pecuniary gift is a defined amount of money.
- A specific gift is a particular item of value, such as jewellery.

## ? Is a gift to Cruse subject to inheritance tax?

No, a gift to Cruse would be taken out of your estate before your liability for inheritance tax is calculated. It can be a useful way of bringing your estate under the inheritance tax threshold. Your solicitor can advise you about the current threshold.

## ? Should I let you know if I have left a gift to Cruse in my will?

You do not have to tell us that you left a gift to support our work. However, if you do let us know, then we can do more to show you what your gift could achieve.



## What information about Cruse Bereavement Care do I need to give to my solicitor?

Your solicitor will need the following information:

- Registered Charity Number: 208078
- Registered address: Cruse Bereavement Care, Unit 0.1, One Victoria Villas, Richmond TW9 2GW

If you would like your gift to go to a specific branch of Cruse please specify this through your will.

# How to prepare for making your will

## 1 Make a list of all your assets

Your assets include things such as property, savings and any of your other items of value. The total value of these assets is your 'estate'.

## 2 Make a list of what you owe

This includes any outstanding mortgage, loans, or bills. You will now have a clearer value of your estate.

## 3 Decide who should benefit from your will

List the people and organisations – such as the charities you support – that you wish to remember in your will, and consider how you'd like to divide your estate between them.

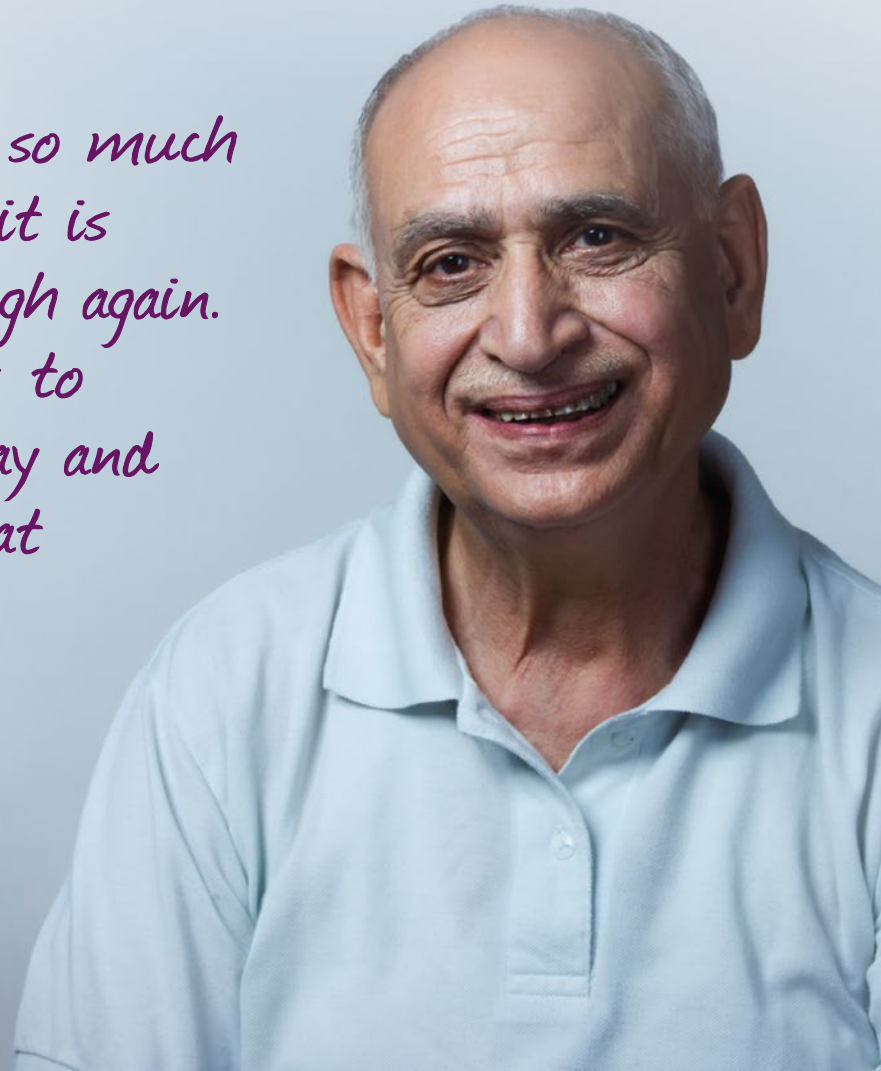
## 4 Choose your executors

An executor could be a solicitor or trusted family member(s). They will have the responsibility to ensure the terms of your will are fulfilled correctly.

## 5 Keep it safe!

Make sure your executors know where your will is saved and don't forget to keep your will up to date!

*"Cruse has given me so much and taught me that it is OK to smile and laugh again. I now have the tools to grieve in my own way and not worry about what other people think. It has given me permission to start looking forward to the future."*



# Thank you



**By including us in your will, you're helping to make sure all bereaved people have somewhere to turn when someone dies**

Cruse Bereavement Care

PO Box 800, Richmond, Surrey TW9 1RG

Call: **020 8939 9544**

Email: [vanessa.burgoyne@cruse.org.uk](mailto:vanessa.burgoyne@cruse.org.uk)

[www.cruse.org.uk](http://www.cruse.org.uk)

Royal Patron: Her Majesty The Queen

Registered charity no. 208078. A company limited by guarantee 00638709.

Registered office: Unit 0.1, One Victoria Villas, Richmond, Surrey, TW9 2GW

