

# Leaving a legacy



Where there's a will,  
there's a way

# Thank you for thinking about leaving a gift to Back Up in your will

Our vision is simple: A world where people with a spinal cord injury can realise their full potential.

Leaving a legacy to Back Up would help to change the lives of people living with spinal cord injury for generations to come.

We understand that a spinal cord injury can be devastating but we believe that it shouldn't stop anyone from getting the most out of life. Leaving a gift in your will to Back Up would make a lasting difference to the lives of those we support.

We recognise that your loved ones come first, but if the time is ever right to include Back Up in your will, your gift would mean a great deal to us.

The following pages include some useful information about how you can leave a gift, but if you have any questions please don't hesitate to contact me directly.



Janet McQuade  
Individual Giving Manager

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020 8875 6760

# Our promises to you

If you do decide to leave a gift to Back Up in your will we can promise that...

- We will treat you fairly when giving you the opportunity to leave a gift in your will, and promise not to intrude on your privacy by telephoning you about this way of giving
- We absolutely recognise your loved ones come first in your will
- We will never ask you the size or type of gift if you decide to support our work this way, but we will always say thank you
- We fully understand that personal circumstances change and there may be a time when you must take Back Up out of your will
- It will make a huge difference to the lives of people living with spinal cord injury
- We will use your gift wisely.



# What your gift could do

Whatever the size of gift you choose to leave, it will mean a great deal to us and the hundreds of people we support each year.

£1,500

would allow us to provide someone with a spinal cord injury with a mentor; the mentor is able to draw on their experiences to provide dedicated support and advice to the mentee.

£5,000

would enable us to deliver a training weekend for the next generation of group leaders, wheelchair skills trainers or mentors.

£15,000

is how much it costs to run one of our rehabilitative multi-activity courses for 13 to 17 year olds; helping to build their confidence and independence as they adapt to life with a spinal cord injury.

£22,000

could cover the cost of running our outreach and support services for young people for a whole year. Including: Wacky Wednesdays, wheelchair skills training and regular contact.



# Ben's story

Ben was just 12 when a virus attacked his spinal cord. After two years of retraining himself to walk again, the virus came back, taking away the use of his arms and legs.

"When I was 12 I was struck down with Transverse Myelitis; a virus which causes inflammation of the spinal cord. I was determined to beat it, so spent two years retraining myself to walk again, and had gotten to the stage of being able to walk using crutches. But in 2009 the virus came back, and it was much worse; taking away the use of my arms and legs.



When I was paralysed the first time I coped okay and I was determined to beat it. But I really didn't handle the virus coming back very well, and kept myself in my room for three months solid, which caused me to have anxiety and depression.

I met Stu, one of Back Up's outreach and support team, at Stoke Mandeville Spinal Unit, and he told me about the different services Back Up offered. One of the courses he mentioned really interested me, and despite

being really nervous, I decided to apply to go on a multi-activity course.

The course was absolutely amazing - it was one of the best decisions I have made for myself! I have made such good friends with the people that I met, and am still in contact with them.

I can honestly say the course has changed my life for the better. I can do so much more than I ever thought, I don't have to hide away anymore and know that I can do the same as everyone else - just in a slightly different way."

Since going on the course, Ben has become a member of our young advisory group and he has also trained as a group leader too!

# FAQs



## How do I include Back Up in my will?

Leaving a gift to Back Up simply involves adding a short paragraph (clause) to your will. When writing or updating your will we strongly advise that you always use a qualified solicitor to assist you.

## Can I add Back Up to my existing will?

Making changes to your existing will is easy. You can complete a simple Codicil form which your solicitor then attaches to your will as a written instruction. We've prepared a Codicil form which you can use to make this change, please contact **Janet** on **020 8875 6760** to receive a copy.

## What is inheritance tax?

Inheritance tax is paid on the net value of a person's estate (money, investments, property) when they die. Normally, no inheritance tax is payable if the value of a person's estate is below £325,000 (known as the nil rate band) or they leave everything to their spouse/civil partner or to a charity. The standard rate of inheritance tax is 40% and is only charged on the part of the estate which exceeds £325,000. Depending on the value of a person's estate, if they give away their home, on death, to their children or grandchildren, the nil rate band increases to £425,000.

## Will leaving a gift affect my inheritance tax liability?

Gifts to charities in your will are generally exempt from inheritance tax. If you leave a charitable gift it will be deducted from your estate before the inheritance tax liability is calculated. Your estate can pay inheritance tax at a reduced rate of 36% if you leave 10% or more of the net value to charity. A gift to a charity is a good way of reducing the amount of inheritance tax your estate will be subject to.

## What if I need to change my will?

You can make changes to your will whenever you need to. We fully appreciate that you may need to take Back Up out of your will, but we are grateful for every donation we receive.

# Jargon-buster

Leaving a gift in your will is extremely easy but unfortunately the language used is not as simple, so we've "translated" some commonly used terms for you:

**Beneficiary:** This is a person, or an organisation, to whom you leave something in your will.

**Bequest:** Another word for a gift left in your will.

**Codicil:** A codicil is a simple document used to make changes to an existing will.

**Estate:** Your estate is the total sum of your personal possessions, property and money once all your debts have been paid.

**Executor:** This is the name given to the people that you appoint to ensure your final wishes are carried out.

**Legacy:** Another word for a gift left in your will.

**Probate:** A term used when talking about applying for the right to deal with a deceased person's affairs.

**Residue:** This is what's left of your estate after any outstanding debts have been paid off and gifts distributed to beneficiaries.

**Testator:** This is the name given to a person who has made a will.

# And finally...

Back Up does not receive any government funding, so we rely on the generosity of individuals, such as you, to ensure we can continue to help transform the lives of many more people living with a spinal cord injury.

# ...thank you.



The Back Up Trust is a registered charity in England and Wales (1072216) and Scotland (SCO040577), and is a registered charitable company in England and Wales (3596996)

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