

Leaving a legacy of kindness

A gift in your will could
help give older people in
Oxfordshire someone to
turn to.



You could help ensure that years from now, older people in Oxfordshire can get the support they need.

I want to thank you from the bottom of my heart for thinking about remembering Age UK Oxfordshire in your will.

On behalf of everyone at Age UK Oxfordshire, I am so grateful because I know just what an enormous difference a gift in your will could make to someone who has nowhere else to turn to. From providing an older person with a friendly telephone call each week, to helping them access the advice and support they need to stay in their beloved home, your gift could be a lifeline for someone who is struggling.

As our population gets older, we will have to work harder and harder to meet the increasing demand for our services. Your compassionate gift could allow us to do that - and to give older people the comfort, respect and support they deserve. It really is a wonderful legacy to leave.

I hope this guide will help answer any questions you might have about making this specific gift. If you need any more information, please do not hesitate to get in touch on **0345 450 1276** or email **admin@ageukoxfordshire.org.uk** and we'll be happy to help in any way we can. Thank you so much once again.



Penny Thewlis
Chief Executive of Age UK Oxfordshire



An estimated 3,500 people over 65 in Oxfordshire experience loneliness 'often' or 'always'. Our community groups and activities give older people the opportunity to meet new people, reducing feelings of isolation.



Your gift could provide support for someone like Roger

After the unexpected death of his wife, Roger was at a very low ebb trying to deal with the consequences of such a devastating event. He had nowhere to turn to or knowledge of how to begin to learn a new way of life. Thankfully, a neighbour told Roger about our charity, and the bereavement support groups we offer. Roger met a group of men and women all of whom had experienced despair and loss. He noticed that right from the start, there was collective empathy, which has been a life saver for Roger.



Our bereavement support groups provide an opportunity to meet with others that understand

A gift in your will could fund our bereavement support groups which offers vital support following the death of a loved one.

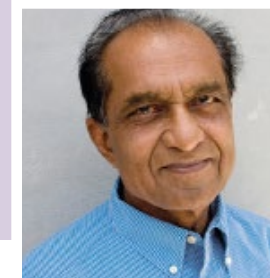
Your gift could give information and advice to someone like Patrick

The arrival of a summons from the District Council for £1,000 due to non-payment of Council Tax was a shock for the recently bereaved Patrick. The situation had arisen because, unbeknown to him, a council assessment had computed that he was no longer entitled to pension credit and full council tax benefit, following his wife's death. After Patrick was referred to the Information and Advice Helpline, we were able to help.

Our adviser discovered that Patrick's new status meant that he was now entitled to Pension Credit as a single person. The adviser contacted the District Council and ensured that all summons actions were halted while an application was made for the correct benefits. It was later confirmed that the Pension Credit would be backdated far enough to cover all the council tax arrears.

Our local and specialised Information and Advice service helps older get the on-going support they need

Your gift could help fund our Information and Advice service which helps ensure older people get the care and support they're entitled too.





There are 121,000 people aged over 65 in Oxfordshire - and that number is set to rise. By 2031, there are expected to be 174,400 people aged over 65 living in Oxfordshire. As the population ages, demand for our services is likely to dramatically increase.

You could leave the gift of friendship for someone like Sylvia

Sylvia lives in Banbury and is very isolated. She used to have a nearby housing warden but now only sees her daughter occasionally, who does not live locally. We were contacted by Sylvia's daughter who was concerned that her Mum was very isolated and couldn't go out due to very poor eyesight and mobility. Through our telephone befriending service, we were able to match Sylvia with a volunteer who phones her every Thursday afternoon. Sylvia has so many stories to share, she comes alive during these conversations and the calls are anticipated with pleasure every week.



Friendship calls provide a lifeline for lonely older people

A gift in your will could help fund our telephone befriending service, which gives older people companionship by matching them up with a volunteer for a weekly chat.



How to make or amend your will

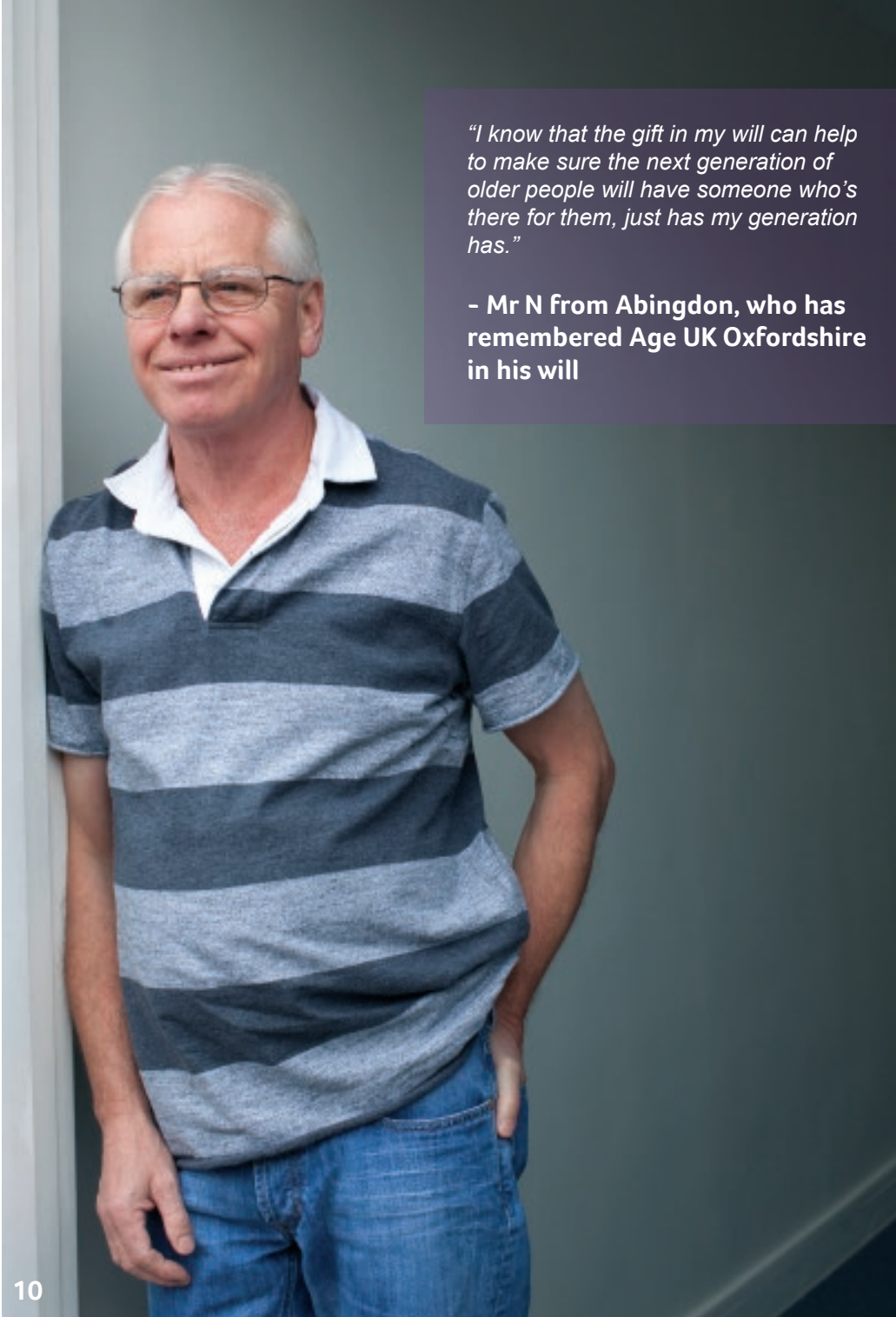
Leaving a gift in your will to Age UK Oxfordshire couldn't be simpler. You can make sure your loved ones are looked after first and foremost, as well as helping to ensure that Age UK Oxfordshire can be on hand to provide older people with the support, comfort and dignity they need for years to come.



- When making your will, it's good to start by drawing up a complete list of your assets and debts and then make a list of all the people and good causes you want to benefit from your will.
- When you come to write or amend your will, we recommend using a solicitor whom can help make sure your wishes will be followed.
- Amending an existing will to include a gift to Age UK Oxfordshire is relatively straightforward. Your solicitor can draft an amendment (called a codicil) for a minimal cost.

- If you're amending or making your will to include a gift to Age UK Oxfordshire, please use the suggested wording which you will find on page 12. You can also find information about the different types of gift on page 11.
- Finally, if you are leaving a gift to Age UK Oxfordshire - then thank you so much. Whatever the size of your gift, it could make an enormous difference to older people in years to come.





"I know that the gift in my will can help to make sure the next generation of older people will have someone who's there for them, just as my generation has."

- Mr N from Abingdon, who has remembered Age UK Oxfordshire in his will

What types of gift can I leave in my will?

There are three types of gift you can leave in your will:

- **A residuary gift** is a percentage of your estate once any specified gifts have been made to friends and family. Many of our supporters choose to leave this type of gift because it does not lose value over time and they can ensure that their loved ones are well looked after first and foremost.
- **A pecuniary gift** is a specific amount of money. It's worth bearing in mind that the effects of inflation mean that this type of gift is likely to lose value over time and may end up being less than you initially intended.
- **A specific gift** is a gift of a specified item - such as a personal possession, land, buildings or stocks and shares.



What should I write if I want to leave a gift?

To make sure that Age UK Oxfordshire receives your gift, it's advisable to use the recommended wording below:

For a residuary gift

'I give the residue of my estate to Age UK Oxfordshire, 9 Napier Court, Barton Lane, Abingdon, OX14 3YT (Registered Charity Number 1091529) for general charitable purposes. I further direct that the receipt of the Chief Executive or other proper officer of the said charity for the time being shall be a full and sufficient discharge for the said gift.'

For a pecuniary gift / specific gift:

'I give the sum of £___ (or the item specified) to Age UK Oxfordshire, 9 Napier Court, Barton Lane, Abingdon, OX14 3YT (Registered Charity Number 1091529) for general charitable purposes. I further direct that the receipt of the Chief Executive or other proper officer of the said charity for the time being shall be a full and sufficient discharge for the said gift.'

"A lot of the time, it can be hard to know where to go to get help for problems affecting older people. That's what makes Age UK Oxfordshire such a wonderful charity. They can offer help in a wide range of areas. I'm pleased to be part of it by leaving a gift in my will."

- Mrs P from Oxford, who has remembered Age UK Oxfordshire in her will



Frequently asked questions

Is it difficult to change my will to leave a gift to Age UK Oxfordshire?

Not at all. In fact, if there are no other changes you want to make, you may decide to add a supplement to your will to make an amendment (known as a codicil).

Are there any tax benefits to leaving a gift?

Gifts to charities are exempt from Inheritance Tax. In some cases, your gift could also reduce the amount of Inheritance Tax your loved ones are liable for. To find out more, visit the HM Revenue and Customs website at www.hmrc.gov.uk or consult your solicitor.

Will my gift really make a difference?

Yes! Any gift we receive, small or large, could make a big difference to older people in need. To preserve the value of your gift by making sure that it keeps pace with inflation, you might decide to leave a residuary gift, which you can read more about on page 11.

Can I change my mind?

Yes, of course. Your will is your own personal document so you are free to change it as many times as you wish. Any conversations you have with us about leaving a gift in your will are also confidential and you're under no obligation to act on anything.

We're happy to help

If you've got any questions about making this incredible gift, please contact us on **0345 450 1276** or email admin@ageukoxfordshire.org.uk and we'll be happy to help in any way we can.

Thank you!



Thank you so much for considering leaving a gift in your will to Age UK Oxfordshire. Your kindness could help make sure that we can be there to give vital support to older people for many years to come.

This information guide has been prepared by Age UK Oxfordshire and includes general advice only which we hope will be of use to you. Nothing in this guide should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. Neither Age UK Oxfordshire or its partner charities accepts any liability arising from its use. We aim to ensure the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time. Individual's names and images may have been changed to protect privacy. Individual's stated experiences may be combined to include and represent the experience of others. Statistical source: The Joins Strategic Needs Assessment (December 2018).

Age UK Oxfordshire is a charitable company limited by guarantee (registered charity number 1091529 and company number 4328143). Registered address: 9 Napier Court, Barton Lane, Abingdon, Oxfordshire, OX14 3YT.