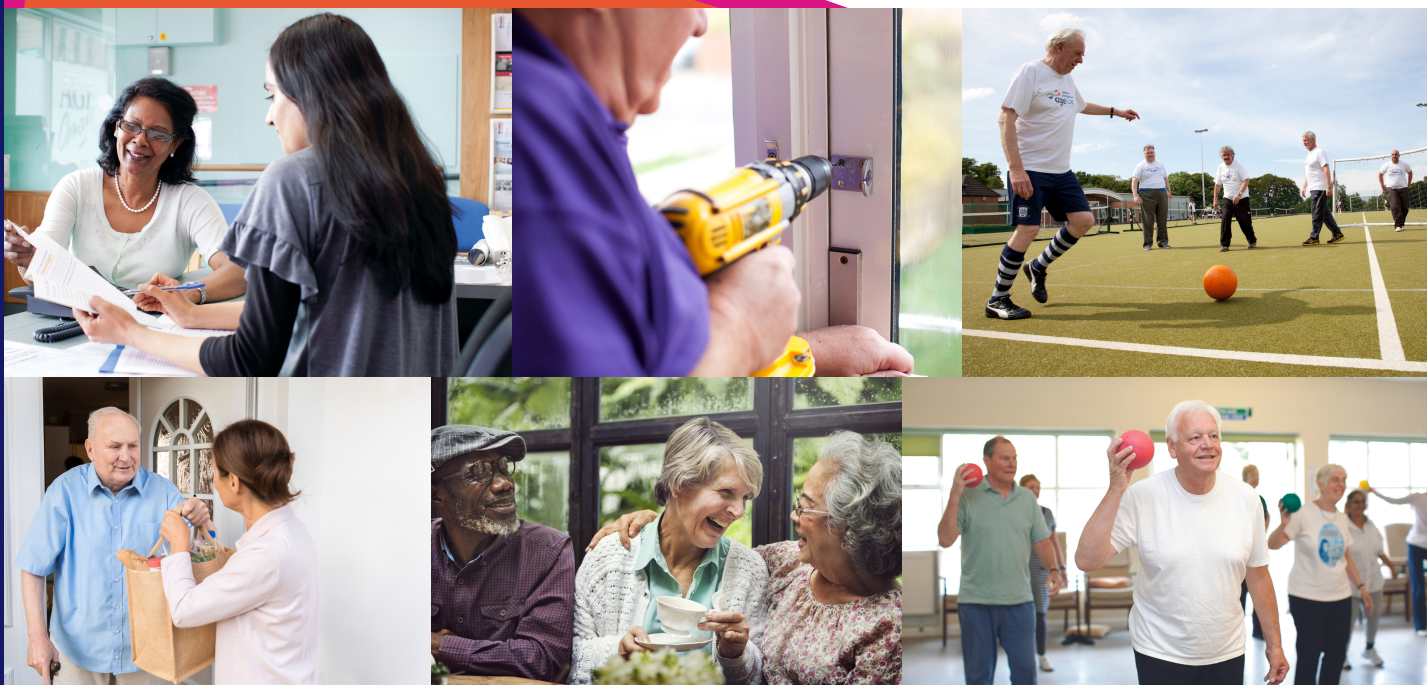


Leaving A Gift In Your Will



Contact us on - **01942 615880**
www.ageuk.org.uk/wiganborough



Welcome to Age UK Wigan Borough

We appreciate your interest in supporting our essential services across Wigan Borough with a gift in your Will. Our services tackle current problems such as financial worries, social isolation, and loneliness, offering support so people can remain in their homes. A recent survey shows that 74% of our Information and Advice customers would not know where to go if our services were unavailable. Our charity has significant demands and with your help, we will be able to continue providing support through our needed services. We hope this booklet can provide more information about leaving us a gift in your Will and the impact it would have on households across Wigan Borough.

Our Services

Bright Days Activities

Our activities help promote well-being and get our community together. Hundreds of people attend our activities each month and 95% would rate our service as excellent or very good. Activities are a great way to meet new friends and tackle loneliness and social isolation. A service user says "It gets you out and about meeting new people." Please visit our website or contact us to see our latest activity programme.



Information & Advice

Our free service provides information and advice on a wide range of topics. From practical guidance to help claim benefits people may be entitled to. We support people regardless of the individual's financial circumstances. These services are in more demand than ever before due to the cost of living crisis. In 2023 we have helped thousands of households in Wigan claim over £2 million that would have otherwise been unclaimed benefits. A service user says "Just a massive thank you. Helped to ease stress at a troubled time with your assistance I earned so much." This feedback shows we help ease service users' financial worries and this has a positive impact on their mental health.

Support at Home



Our paid-for Home Help and Handyperson services assist people aged 50+ in their homes across Wigan Borough. In 2021/22 we are proud to say our home helpers undertook 9541 visits and helped with shopping, cleaning, etc enabling people to live more comfortably at home. In the same year, our handyperson team completed 1281 repairs and minor adaptations to improve people's living conditions.

How Our Services Impact Households Across Wigan Borough

"Age UK WB was fantastic. They filled two forms in - one for me and one for my wife. I could not have filled them in myself. My wife has dementia and I have a lung condition that there is no cure for. They have got us the benefits that we need to pay someone to help us, big thank you again."

"I am over the moon with Age UK Wigan for sending me such outstanding joiners. It makes me feel that, instead of searching for workmen, I can just ring Age UK Wigan. I don't have to worry now. Thank you"



"I enjoy the little chats with my Home Helper whilst she is working. Also, she has helped me to work out a plan how to do my shopping. She also helps me to make phone calls as I am severely deaf."

Our Friends and Family Test
99.8% of our customers say they would recommend our services to their families and friends.

We would like to include your story as to why you would like to leave a gift in your Will to Age UK Wigan Borough. Please visit our contact us page on our website if you would be interested in being featured in our legacy booklet.

Why is it important to make a Will

- Making a will can make it easier on loved ones as they will know they are respecting your wishes. This can avoid doubt about whom you want to benefit from your property, money, and possessions (estate) which can relieve the pressure of your friends and family in an already difficult time.
- You can feel reassured that your estate will go to the people and causes you care about.
- A Will is a great way to support charities you care about after you have made provision for loved ones.
- A Will also protects the assets that make up your estate for future generations. A well-structured will can ensure that assets are kept within the family or passed on to causes and organisations you would like to support.
- You can also use your will to outline decisions you'd like made, such as funeral preferences. It might not be a nice thought, but arranging a funeral can be tricky, and knowing exactly how you'd like things done can make things easier for your loved ones.



What happens if you don't make a Will

If you die without making a will, you are said to have died 'intestate'. In this situation, your estate is divided up according to the rules of intestacy. This takes away any personal decisions and means you have no control over how things are distributed. Your assets are distributed after all your debts, funeral, and administration expenses, and any taxes have been paid. The next page in this booklet hopes to prepare you to write your Will so you will feel more confident leaving your estate to your loved ones and organisations you want to support.

Simple Steps to Help prepare you to write your Will

Step One - Make a List of your assets - Having a list of your estate and an estimate of their value can be really helpful. Your assets include things such as property, shares, savings, and other valuable items you own.

Step Two - Make a list of what you owe - Consider outstanding mortgage, loan, and bills to have a better idea of the value of your estate.

Step Three - Decide whom you would like to benefit from - Make a list of the people and organisations you would like to benefit from and consider how you would like to divide your estate between them.

Step Four - Choose your executors and meet your solicitor - An executor is the person you choose to carry out the terms of your Will, to ensure your wishes are fulfilled correctly. Most people choose their solicitor and/or trusted family members as executors

Step Five - Keep it safe and up-to-date - Your Will is obviously a very important document. Most people prefer to leave it in the care of their solicitor or legal advisor and keep their own copy in a safe place, ensuring their executors know where to find it



How to leave a gift to us in your Will

We would always recommend that you speak to a qualified professional such as a solicitor when making or amending your will. Your solicitor will be able to advise you on the required wording to carry out your wishes. If you wish to leave a gift to Age UK Wigan Borough in your will, all you need is our charity details below:

**Age Concern Wigan Borough, 74-80 Hallgate, Wigan WN1 1HP, and
our registered charity number 1103022**

(Our legal name is Age Concern Wigan Borough but we operate as Age UK Wigan Borough)

Leaving a legacy to us can have a significant impact on our small charity. It can enable us to continue to improve the quality of people's lives across the Wigan Borough through our services so thank you for considering us.



If you already have a Will

If you already have a will and you want to include a gift to Age UK Wigan Borough in it, there may not be need to rewrite it. You can ask a qualified professional such as a solicitor to add an amendment (called a codicil). As a general rule, if the change you wish to make is quite small or simple, you can use a codicil, and if the change is more significant or complex you should make a new will.

What kind of gift can I leave to Age UK Wigan Borough?

You can leave a specific sum of money or an item such as jewellery or a piece of art. Or you can leave all of your estate or a share in, what's left of the value of your estate after family and friends have been taken care of. The advantage of leaving a share (also known as a residuary gift) is that it remains the same over time, and you won't need to change your will to keep up with inflation.

Useful organisations and information

Citizens Advice Wigan Borough

They provide free, confidential, independent, and impartial advice to everyone on their rights and responsibilities. You can telephone them at 0808 2787 801 or email advice@cawb.org.uk. Their website address is www.cawb.org.uk.

Free Wills Month

Several charities, join together to offer those aged 55 and over the opportunity to have their wills written or updated free of charge by selected solicitors in locations around England and Wales. Their website address is www.freewillsmoth.org.uk

GOV.UK

The official Government website provides information on public services such as legal advice and legal aid, benefits, jobs, pensions, and health services. Use the search function to access the legal aid eligibility calculator. Their website address is www.gov.uk

Law Society of England and Wales

The representative body for solicitors in England and Wales. Provides information on legal issues, including making a will. Contact them or use the 'find a solicitor search tool on their website to find a solicitor. You can telephone them at 020 7320 5650 or visit their website which is www.lawsociety.org.uk/for-the-public

Probate and Inheritance Tax helpline

Information and advice on probate and Inheritance Tax, as well as contact details for local probate registries. You can telephone them on 0300 123 1072.

Solicitors Regulation Authority

The independent regulatory body of the Law Society of England and Wales. You can telephone them on Tel: 0370 606 2555 or visit their website which is www.sra.org.uk.

Local Solicitors

We are able to provide a list of solicitors in Wigan Borough on request. However, we are unable to provide any recommendations

Get Involved

Leaving a Legacy to Age UK Wigan Borough is just one of the many ways you can support our charity. Please see below examples of how you can get involved.

Fundraise for us

Fundraising is a great way to raise money for your local charity. Whether you want to walk, run, bake, or even jump out of a plane, we have loads of fundraising ideas and events for people who want to help us make a difference. Please visit our website to request your fundraising pack.



Volunteer for us

Our amazing volunteers help us to do so much in Wigan Borough. Whether you have an hour or a day to spare, we have lots of opportunities for volunteers.

Donate to us

We rely on your support to keep helping older people in Wigan Borough. Any donation, no matter how little, is greatly appreciated.

Please Donate

Contact us - 01942 615880

www.ageuk.org.uk/wiganborough



Age UK Wigan Borough is a trading name of Age Concern Wigan Borough which is a registered charity (1103022) and a company limited by guarantee, registered in England and Wales (5004789). Registered Office: 78-80 Hallgate, Wigan WN1 1HP. Age UK Wigan Borough Enterprises Limited is a trading company and subsidiary of Age Concern Wigan Borough and limited company registered in England and Wales number 3315916.