

Everything you need to rewrite the future

How to remember World Cancer Research Fund in your will

#RewriteForWCRF



So why should you write a will?

Making or amending your will is your chance to rewrite the future in the way YOU choose. This handy guide will help you prepare for a meeting with your solicitor or other professional will-writer and make the process as easy as possible.



Quite simply, writing a will is one of the most positive things you can do for your family and loved ones, as well as a wonderful opportunity to remember the causes closest to your heart. It is the best way to control the future of your money and your possessions, so that you can make sure they are passed on in the way you want.

It is arguably the most significant document you will ever sign.

Please don't put it off, because if you happen to die without making a will, your assets will be distributed in accordance with the rules of intestacy, which may not be in line with your wishes. These rules make no provision for so-called 'common law partners' or charities, so without the legal direction of a will, it's possible that your estate may pass to members of your family that you didn't wish to inherit, or it may, in some cases, even pass to the British Crown! So remember: this is your chance to **rewrite the future** in the way you wish, by protecting the financial safety of your family and **giving future generations the power to prevent cancer**. Just think of the positive impact your will could have – and the many lives you could save.

Just turn the page to find out how a gift in your will can give people the power to prevent cancer – and help to rewrite the future.



Why write World Cancer Research Fund into your will?

As a leading cancer prevention charity, we believe in stopping cancer before it starts – and including us in your will is the best way to help. With cancer cases expected to rise by 58% to 24 million globally each year in the coming decades, we all need to take action. Let's rewrite that future.

Back in 1992, we were the first ever cancer charity to prove the connection between an unhealthy diet and increased cancer risk. After that revolutionary discovery, the world of cancer research has never been the same. Since then, we've led the world on research into diet and cancer prevention. Thanks to our research, helped by gifts in wills, we now know that 40 per cent of cancers in the UK could be prevented through our lifestyle choices. That means that by including a gift to us in your will you could give up to 147,000 people *every year* the power to prevent cancer and live healthier lives.

We provide people, of any age, with a blueprint to beat cancer. For instance, we're encouraging children to enjoy healthy eating (yes even broccoli!) and take more exercise. This work couldn't be more urgent, especially after our discovery that obesity leads to a higher risk of 10 different cancers. With your help, future generations will be able to prevent cancer.

In everything we do, we are committed to turning complex science into practical advice that people can understand – and act on. We fill the gap between the lab and your lunch.

Now, with science progressing all the time we are poised to make even more breakthroughs. Whatever we discover, we will share with the public, **helping to empower the next generation to prevent cancer** – and in so doing prevent the pain and heartbreak that it brings. More than three million people receive health advice from us. With your support we can help even more.

Can you think of a more positive legacy for the future?

- You can fund groundbreaking scientific research into the links between lifestyle and cancer.
- You can help us reach more people with our cancer prevention recommendations.
- You can give future generations the power to lead cancer-free lives.

'Our Cancer Prevention Recommendations work together as a blueprint to beat cancer that people can trust, because they are based on evidence that has now proved consistent for decades.'

Dr Kate Allen, WCRF's Executive Director of Science & Public Affairs Please do return the enclosed form to let us know if you've remembered us in your will. Thank you.



Write hope into your will for more people like Sandie and Tony

When Tony developed a pain in his shoulder, he thought it was down to the wear and tear of reaching his late 60s. But, after tests, he was told the shocking news that he had cancer. He explains how we are helping him and his wife at this difficult time – and why he's including a gift in his will to help future generations prevent cancer.

> 'I started treatment to slow down the cancer's spread... But, of course, the treatment has side effects that are difficult to cope with. It's very frustrating. It feels like I'm battling with an enemy who is sneaking around inside my body, unseen.

'The advice and support I've had from World Cancer Research Fund has been great. It's helped me feel that I can do something positive to prolong my life and minimise the side effects of the treatment by eating healthily and keeping active.

'It's so nice to find fact-based information that enables us to understand how and why this does actually help, and it's great to have information geared to cancer survival. This is a difficult time for us and it's good to feel we're not going through this terrible time alone.

'With the shock of my diagnosis, Sandie and I became more aware of the need to prepare for the future and get our affairs in order. World Cancer Research Fund helped us choose and make contact with a local solicitor and the service offered by that solicitor ensured everything proceeded smoothly. It's such a good feeling to know we have our will written now so that we are ready whatever the future may bring.

'Sandie and I decided to include a gift to World Cancer Research Fund in our will so that they can continue to educate people to live healthier, longer lives – and also to say a big thank you for all the support and help I've received from them at this difficult time.'

Please do fill in and return the enclosed form if you'd like to know how to support more people like Sandie and Tony. Thank you.



Different gifts you can write into your will

After you've made provision for your loved ones, if you're considering including a gift to us, then we thank you. Whatever you give will help to prevent cancer and rewrite the future, from a share of your estate, a cash gift or perhaps an item of jewellery. It's entirely up to you.

When writing or rewriting your will, you could give us a percentage of what's left of your estate after other gifts and debts have been paid. This type of gift is known as a **residuary legacy.** A gift of just 1% of your estate could be enough to leave your mark on history through our research. You can also include a specific sum of money as a gift to help us. This type of gift is called a **pecuniary legacy**. Please note that residuary gifts are taken after pecuniary gifts have been made. That means residuary gifts are good to give to charities because they do not reduce the specific value of any pecuniary gifts left to family and friends.

Your will writer will know the specific wording needed for the different types of gifts you wish to make, but please do ensure you include our full correct name if you decide to include a gift to support our work.

'World Cancer Research Fund is on the threshold of playing a major, if not dominant role in helping to inform the way people make choices and live their lives.' Professor Alan Jackson, Professor of Human Nutrition, University of Southampton To help us rewrite the future, here are our details that you need to include in your will: **Our name:** World Cancer Research Fund **Our charity number:** 1000739 **Our full address:** 140 Pentonville Road, London, N1 9FW

Top tip

Please ensure that you get our name word perfect – otherwise you may end up making a gift to another charity entirely!

You or your will writer can contact us on **020 7343 4200** or email **giftsinwills@wcrf.org** if you or they would like more assistance with the wording you need.



What about Inheritance Tax?

If your estate is likely to attract inheritance tax, then including a gift to a charity like World Cancer Research Fund could reduce the amount left for your family and friends to pay. While making a gift to charity provides funds for worthy causes, it also often proves to be a tax-efficient way of giving.

Inheritance Tax (IHT) is a tax on the estate of someone who has died. Generally speaking, when you die all your assets are valued and once any liabilities have been accounted for, the remainder is considered to be your estate.



Tax must then be paid on any part of your estate (including the value of any gifts made in the 7-year period up to the date of your death) that is greater in value than the current IHT-free threshold, also called the Nil Rate Band (NRB). The NRB is currently fixed at $\pm 325,000$ until April 2021.

With careful planning, you can legitimately reduce or even eliminate the amount of tax payable after your death. Whilst some methods are relatively simple, others are more complex.

The best course of action is to get professional advice from a solicitor, accountant or financial advisor. To be truly effective, your will needs to be reviewed regularly to take account of changes in the IHT threshold, changes in family circumstance and your asset values.

As you consider rewriting the future, you can use our enclosed simple Will Planning Guide to help you value your estate.

Our promises to you

If you are making a gift to help prevent cancer, you will be changing lives long into the future. We understand what a big decision this is and want you to feel comfortable with your choice. So we make the following promises to you...

- We will respect your privacy.
- We will recognise that your family and loved ones will always come first.
- We will acknowledge the fact that you need to make this decision your way, in your time.

- We will use your gift so it has the greatest impact on cancer prevention.
- We will handle whatever gift you leave us with care, sensitivity and respect.

Of course, we understand that you have the right to change your mind at any time.

Do you want to rewrite the future?

Please contact us if you have any questions about including a gift to World Cancer Research Fund in your will. We're only a phone call or email away!



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World Cancer Research Fund 140 Pentonville Road, London N1 9FW Call us Monday to Friday, 9am to 5pm, on 020 7343 4200 email giftsinwills@wcrf.org Or visit www.wcrf-uk.org/giftsinwills We're always happy to help. #RewriteForWCRF

