



**A guide to
making your Will**

Your legacy: better treatment, information and support for people with arthritis



Writing your Will is one of the most important things you will ever do. Through your Will you can protect your loved ones, organise your affairs and, in some small way, shape the future. Your Will is also a place where you can remember the causes you care about.

Naturally, friends and family come first for all of us. But if you are considering a gift to Arthritis Research UK in your Will, I hope this booklet will help you to decide. You'll see how important our research is, and how every gift counts – and there is plenty of useful advice for you on pages 5 to 10 too.

Arthritis causes more pain and physical disability than any other condition in the UK. One in three people aged over 50 find their daily life affected by arthritis, and many live in constant pain because of the condition.

We are determined to change that, and to bring about a pain-free future for generations to come. But to do it, we depend on people like you.

Every gift, however small, can have an incredible impact. So thank you for your interest and do read on, to see how we can change the future of arthritis together.

A handwritten signature in black ink that reads "Liam O'Toole". The signature is fluid and cursive.

Liam O'Toole
Chief Executive Officer

Why research matters

For over 80 years, Arthritis Research UK has been working to transform the lives of people living with arthritis.

Thanks to kind gifts from our supporters, we are one of the largest funders of research into different types of arthritis. At any one time, over 300 research projects are going ahead in medical schools, universities and hospitals across the UK, thanks to the funding they receive from Arthritis Research UK.

Although our research has made major advances, treatment options remain very limited – especially for people with osteoarthritis, the most common form of the condition. And we still don't have the one thing everyone with arthritis would like to see: a cure.

Research matters for all of us – and gifts in Wills are vital for that research to take place. Gifts in Wills make a huge contribution to our ability to invest in research, and allow us to continue to fund exceptional science. Every gift we are left makes a real difference, and could change the future for everyone with arthritis.



“My legacy is a gift for Peter.”

Maureen Osbourne saw the pain that her husband Peter had to live with every day, because of his arthritis. Now she has remembered Arthritis Research UK in her Will. “I felt strongly that a gift in my Will should support a cause that mattered to Peter. He wouldn't want others to be affected as he and his mother were, so my legacy to Arthritis Research UK is a gift for him.”

An exciting future for research

At Arthritis Research UK, our aim is to focus on research that will bring the greatest benefit to people with arthritis across the UK. You've told us that the big priorities for you are treatments for pain, ways to live better and progress towards a cure. Your legacy could help us make progress in each of these key areas.



Cracking pain

We are determined to have a significant impact on pain. That's why we've invited researchers to take up this challenge, with grants to support the sort of cutting-edge research that could help reduce or even eliminate the pain of arthritis. With help from the gifts left in people's Wills, we aim to develop a long-term strategy for pain research, to crack pain for the future.

Transforming health

For people with arthritis, research is vital to make sure their health is taken into account at every stage. We want to use research to make sure GPs, health practitioners and physiotherapists can give the very best advice and support to all the people they see who have arthritis, to enable them to manage their condition better.

Stacking the odds towards a cure

There is – as yet – no single cure for most types of arthritis. That's why we are planning to invest in research that aims to move us further and faster along the pathway to developing a cure and more effective treatments for people with arthritis. We want to encourage and fund the sort of ambitious, innovative research that could transform all our futures.



Of all GP consultations
in the UK, one in five
is about arthritis

A handy guide to making or changing your Will

Before writing your Will, it's a good idea to think things through carefully. You'll need to know what you've got, and decide who you want to give it to.

Work out what you are worth

When you make your Will, you need to think about:

- all your money and savings, including pensions and shares
- your belongings, including your home, car and valuables
- any other assets you have, such as royalties or electronic assets
- all the debts you have, from your mortgage to taxes due.

On page 13 there's a 'checklist' to help you. Simply complete the different sections to build up a picture of what you might have to leave, then take it with you when you go to make or change your Will.

Think about those you want to remember

It's good to take time before you see your solicitor, to think about all the people and causes you want to remember in your Will. In that way, no one gets forgotten, and you will feel happy that you've arranged things in the best way possible.

You could use the 'notes' section on the back of your checklist to write down who you want to remember and what you want to give.

Keep up to date

Things change, so it is important to review your Will from time to time. You need to check that your Will still reflects your circumstances and your wishes, and to make any changes necessary. Simple changes are often easy to make through a special form called a 'codicil' – an addition that is properly worded and legally valid.



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What can I leave in my Will?

A gift in your Will is called a legacy. There are three main types of legacy you can make.

- A **residuary legacy** is a percentage of what is left after all your assets have been collected in, funeral expenses, death duties and lifetime debts paid and all other legacies made in accordance with your wishes set out in your Will. One advantage of residuary legacies is that they are inflation-proof. Many people choose this way to support charities, by leaving each a residuary percentage.
- A **pecuniary legacy** is a fixed sum of money – large or small. To prevent a pecuniary legacy losing value over time, you can index-link it to inflation.
- A **specific legacy** is a particular item, such as a piece of jewellery, furniture or painting.

These are the main legacies, but there are others. A solicitor will be able to go through the different options with you, so that you can decide which is right for you and your family.



Making sure your Will is legally binding

The best way to write or change a Will is with the help of a solicitor. Getting professional help means you know that your will is written properly and your wishes should be respected.

You may have a solicitor you have used before, but if not, finding one is easy. Just call the Law Society on **0207 242 1222** or visit **www.lawsociety.org.uk/find-a-solicitor**.

Although it is possible to write your own Will, we don't advise it. A Will is a legal document, and one small error can make it invalid. This would be the same as having no Will at all.

Our promise to you

Making a Will is a personal matter, and deserves to be handled with care and respect. So at Arthritis Research UK, we make a promise to everyone who makes a gift to us in their Will, or is considering doing so.

- We will never pressure you. We will always leave you to make your own decisions in your own time.
- Family comes first. We will not seek to change this.
- We will respect your right to privacy. You do not have to tell us if you are leaving a gift.
- We will use any gift you make wisely to make the greatest difference we can.
- If you have any questions, we will answer them honestly and fully.

Here's to the future

Ultimately, everything we do here has one aim: to make everyday life better for people with arthritis.

Making a gift in your Will is a great way to help improve the future for people with arthritis. Legacies provide a uniquely long-lasting form of support, and have come to be the bedrock on which our breakthroughs and advances depend.

Each legacy that comes to us has a key role to play in making our exceptional scientific work happen – and that work could bring results that will transform life for thousands, even millions of people in the future.

Thank you for your support, and your consideration.

If you wish to know more about leaving a gift in your Will to Arthritis Research UK, we would be happy to help.



Please let us know

What you do with your Will is of course private. However, if you do decide to remember Arthritis Research UK in your Will, it would help us greatly to know your plans.

This will enable us to thank you properly, and keep you informed of the progress the charity is making. We also know that many people who support Arthritis Research UK with a gift in their Will have a personal connection to arthritis. You may wish to let us know why you have chosen to support Arthritis Research UK in this fantastic way – and we would love to hear from you.

To get in touch, call us on 0300 790 0404
or email us at legacies@arthritisresearchuk.org



My estate checklist

You may find it useful to write down details of what you own and what you owe to help you write or change your Will.

What I own (my assets)

Your home

Other land or property

Shares

Cars/vehicles

Home contents

Jewellery

Money in bank and savings

Insurance and pension

National savings or bonds

Money owed to me

Anything else of value (e.g. royalties, electronic assets)

Total assets = _____

What I owe (my liabilities)

Outstanding balance on mortgage

Bank loans

Overdraft

Hire purchase agreements

Credit card debts

Other debts

Tax due

Any other liabilities

Total liabilities = _____

Assets – liabilities = total value of my estate

Your notes

Make a note of any questions you have or details you want to remember, so you can have them to hand when you see your solicitor.

A series of horizontal dotted lines for writing notes.



We are here to help

If you have any questions about leaving a legacy to Arthritis Research UK, or about the work we do, our Legacy Team is here to help.

You can:

- call us on **0300 790 0404**
- email us at **legacies@arthritisresearchuk.org**

 [@ArthritisRUK](https://twitter.com/ArthritisRUK)  [/arthritisresearchuk](https://www.facebook.com/arthritisresearchuk)

[arthritisresearchuk.org](https://www.arthritisresearchuk.org)

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