



Remember  
Kettering Mind  
in your will.

You can help ensure no one  
faces a mental health  
problem, alone

Kettering Mind  
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Charity No. 1069373 Company No. 3530898

Thank you for  
thinking about  
leaving a gift to  
Mind in your Will



We are Kettering Mind, your local mental health charity. We believe no one should have to face a mental health problem alone, so we're here for you whether you're stressed, depressed or in crisis or just want some ideas about how to look after your mental health. We'll listen, give you support and advice and fight your corner.

Hardly anyone expects to go through life without experiencing physical problems, from colds to serious illnesses, and in the same way almost everyone faces challenges to their mental well being. These can range from short periods of stress caused by life events to longer lasting conditions.

For 1 in 4 people these challenges can prevent them from living their lives to the full. Kettering Mind works to promote and enhance mental well being and supports anyone in Kettering and surrounding areas who is concerned about mental health. Kettering Mind seeks to empower people to lead a full life as part of their local community.





A legacy or bequest is a donation that anyone can make and it is often the greatest donation that anyone does make. A gift in your Will to support Kettering Mind will benefit our work immediately and can make a lasting contribution for generations to come.

Many of the people we help have nowhere else to turn. By leaving us a gift in your Will, you help people experiencing mental health problems to get the long term help and support they need to get their lives back on track. Large or small, whatever gift you are able to give will make a difference.

### Our promise to you

We will:

- Use your gift carefully so it creates the most impact possible for people with mental health problems.
- Respect your right to privacy and understand if you don't want to tell us about your decision, though we'd love to have the opportunity to say thank you.
- Understand that your family and loved ones come first.
- Not pressure you to leave a gift to Kettering Mind. We know it's a decision you will want to make in your own time.
- Answer any questions you have, and keep you up to date with our work in the way that suits you.
- Understand if you change your mind about leaving us a gift in your Will.
- Handle any gifts you leave sensitively and respectfully.

### James's Story

James arrived at Mind's front door, he had nowhere to go, and he needed to talk to someone. James was very agitated, feeling suicidal; he was at his lowest point in life, desperate and alone. He'd passed Mind in the past so knew we were here. James was welcomed in to Mind, offered a cup of tea and a worker sat alongside him, listening and just being with him. James left Mind that day feeling valued, listened to and with hope, knowing that Mind would be open for him to come along to as long as he needs us to be.

James did come back to Mind as this was a safe haven for him to be accepted, to belong, be amongst friends and to develop his hopes, dreams and aspirations through peer support, creative activities and life skills. Kettering Mind was the place that supported James from his most desperate time to wanting to live again.

Without Kettering Mind James may not be here today.

We're enormously grateful for any gift you leave to us in your Will. We could not carry out our work supporting anyone with mental health problems without your support.



Large numbers of people die without making a Will. This means they are excluded from making one of the biggest financial decisions of their life.

## What kind of gift can you leave to Kettering Mind

Friends and family always come first, but giving to Kettering Mind in your Will is one way you can leave a legacy that helps future generations. There are a number of types of gifts that you can leave to Kettering Mind in your Will.

**A share of your estate.** Known as a “residuary legacy”, this is when you leave a portion of what you own to us, after your family and friends have received what you want to give them. It might be as small as 1% or as large as 100%, or anywhere in between. This remains in line with inflation because it’s proportional to your estate.

**A fixed sum of money.** Called a “pecuniary legacy”, this is a cash gift. Inflation can reduce its value over the years, so it’s worth re-viewing these gifts occasionally.

**A specific gift.** This is a particular named item, for example a piece of jewellery or other property.

**A gift in trust.** This is a “reversionary legacy” which is when you leave assets to your loved one for the duration of their life. When they die, your Will could be written so that a legacy could be left to Kettering Mind at that time.



**I wanted to do my bit to make sure others get the help they need at difficult times**

## How to include Kettering Mind in your Will

Writing a Will doesn’t need to be a long or complicated task. It’s about making sure that your wishes are carried out after you’re gone and that the people and causes you care about receive the gifts you want them to have.

### **If you haven’t written your Will yet**

The first thing to do is to make sure your friends and family are looked after. Then you may want to consider leaving a gift to Kettering Mind. Next, we advise you to visit a solicitor to have your Will professionally written.

### **If you already have a Will**

You can amend your Will simply by adding a codicil. You will find a codicil form included in this booklet that you can use to add a gift to Kettering Mind alongside the other gifts you’ve already put in your Will. It’s advisable to get a solicitor to help you, or you may accidentally invalidate your existing Will. When you store the documents, don’t pin or staple your codicil to your Will, just keep them all together.

Legacies are vital to Mind and any gift large or small can make a massive difference to the future of mental health.

Your gift will help us create a world where everyone experiencing a mental health problem gets both support and respect

Our work saves lives. We’re there for anyone who is depressed, stressed or in crisis.

## Any questions?

**Making a Will is a big decision and we realise you will have questions about it.**

Your will is very personal, and we strongly advise you to consult your legal advisor before drafting a new will or updating an existing one. We are always happy to discuss your wishes and intentions but we are unable to offer direct legal or financial advice on Will making or estate planning.

### **Q. What's the point of making a Will?**

A. Making a Will means you have a choice in how your things are shared out when you're no longer here. If you don't have one, the Government could divide up your money and possessions and your wishes might be ignored.

### **Q. What are the benefits of donating to charity in a Will?**

A. Giving to one or a few charities through your Will is a cost-effective way to donate because the gift is exempt from inheritance tax. Every penny you leave to Kettering Mind will help create a world where people experiencing a mental health problem get both support and respect.

### **Q. What if I already have a Will, can I amend it?**

A. Yes you can. With the help of your solicitor, you can add a codicil, a separate document that is kept with your Will. There is a codicil form included in this booklet that you can use to add to your Will and give to Kettering Mind. Don't write anything on your Will itself, as this might invalidate it.

### **Q. What if I don't have anything to leave**

A. Gifts of any size make a massive difference to Kettering Mind and helps us do more for people with mental health problems.

### **Q. Are there any tax benefits to leaving a gift to Kettering Mind in my Will?**

A. Yes, gifts in Wills to charities are tax efficient. Currently\* you pay inheritance tax at a rate of 40% if your estate is worth more than £325,000, but if you leave 10% or more of your estate to charity, inheritance tax is charged at a rate of 36%. Also, if you need to pay inheritance tax on your estate, any gift you leave to charity will be deducted before what you owe is calculated. So, if your estate is £20,000 over the tax-free threshold, and you leave Kettering Mind £2,000, you only pay inheritance tax on the remaining £18,000. These rates can change every April in the Government's Budget, so do check this out with your solicitor.

### **Q. How can I work out what to leave?**

A. With the help of your solicitor, make a list of all your possessions and estimate their current value. Include your house, belongings, savings and car and deduct your debts. Then you can decide how much you would like to leave to Kettering Mind. Whatever you choose to leave to Kettering Mind, thank you. It will make a huge difference to the lives of people living with mental health problems.

### **Q. I hope to live a long time. Will you still need my help then?**

A. Yes, our main objectives won't change: we'll always provide advice and support to people with mental health problems and campaign to promote understanding.

### **Q. Can I change my mind about leaving a legacy to Kettering Mind?**

A. Of course. We are aware that circumstances change and this may result in you amending your Will. You don't have to tell us about this, although we are always happy to hear from you if you do.

## Jargon Buster

**Beneficiary:** Someone who benefits from a gift in your Will.

**Bequest/legacy:** A gift in your Will.

**Codicil:** A document which enables a simple update or alteration to an existing Will.

**Estate:** The total sum of all your possessions.

**Executor:** Someone who makes sure the wishes expressed in your Will are carried out. Executors can also be beneficiaries.

**Inheritance tax:** The tax that has to be paid when you die, out of your estate, based on how much it's worth.

**Intestacy:** When someone dies and doesn't have a Will.

**Life interest:** Where a beneficiary is given the use of an asset (e.g. a house) during their lifetime. After their death the asset passes to a second beneficiary (such as a charity).

**Pecuniary legacy:** A gift in your Will of a specific amount of money.

**Residuary legacy:** A gift in your Will based on what is left of your estate after all debts, taxes, costs and other gifts have been made.

**Specific legacy:** A gift of a particular item in your Will.

**Witness:** Someone who sees you sign your Will. A witness cannot be a beneficiary.