

A **gift** for the next generation



Thank you for thinking of MS-UK...

We know that the thought of leaving a Will can be daunting but making plans for the future will give you peace of mind, knowing your loved ones will be looked after and your wishes will be honoured. It can feel like a big task, but by creating a Will you can be reassured that everything will be taken care of in the way you wanted it to.

Your Will is completely personal to you and it will be a document that leaves your legacy to the world. When the time is right for you to consider your wishes, we would like to encourage you to leave a gift in your Will to MS-UK.

At MS-UK we want to make sure people living with MS have the support they need to live healthier and happier lives. **Today and tomorrow.**

Your gift can make such a difference to our work.

For many years our supporters have left a legacy of hope and inspiration for future generations. Thank you for thinking about joining them and if you need anything from us, we are always here to help.



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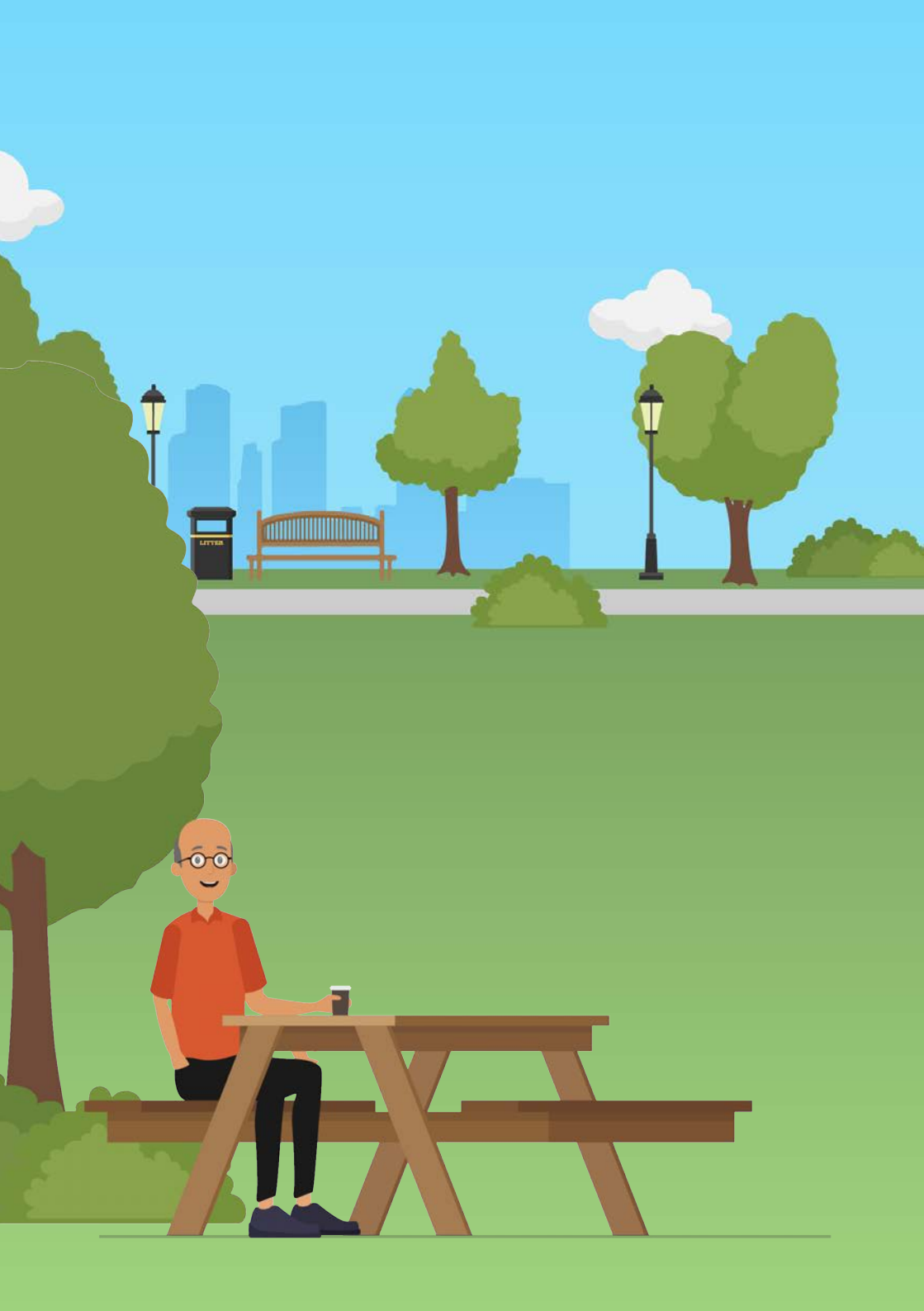
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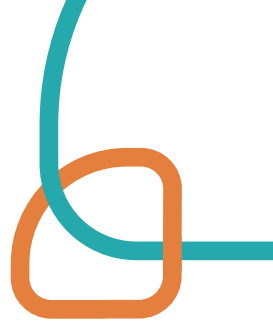
Get in touch with MS-UK







Why leave a gift?



For over 25 years, MS-UK has been supporting people affected by multiple sclerosis (MS).

MS is a life-long condition that requires long-term support. There is currently no cure, so for the thousands of people affected across the UK we need to be here, not just today but in the future.

The MS community informs all that we do, so you can be sure that every penny donated to us is spent with care and consideration.

By putting people affected by MS at the heart of our work, we can make sure that every person who leaves us a legacy is honoured in the right way.

We are an independent charity so we never accept funding that may jeopardise our ability to act in the best interests of people affected by MS.

By leaving a gift in a Will to MS-UK, people hand down their legacy to the next generation. We could not be here for people affected by MS without this support.



You have gotten me through some dark times. I hope you will be around for many more years MS-UK client



**You just understand
how I'm feeling**

MS-UK Client

Our mission is to improve understanding of multiple sclerosis and provide support where it is needed most. Every gift that is left means we can offer our services to even more people.

Last year we answered thousands of enquiries through our helpline. Every time we picked up the phone, we were able to be here for someone affected by MS.



For over 18 years (since diagnosed with MS) of this journey, New Pathways has been like a friend by my side MS-UK client

Our magazine, New Pathways, shares all the latest news, research, real-life stories and expert advice from professionals. It keeps those living with MS in the know and helps them make informed decisions about how they want to live with the condition.

MS-UK also offers a variety of online activities including exercise sessions, mindfulness courses and chair yoga classes, plus peer support groups, which all help the MS community to stay active and connected.

**Every legacy we receive helps
make this work possible.**

Sarah's story

Sarah was diagnosed with multiple sclerosis in 2007. Before connecting with MS-UK, Sarah had not met anyone else affected by MS...



“ I have strived all my adult life to be independent - financial independence and wellbeing have always been very important to me.

Although there have been some shaky moments over the years, particularly when I was first taken ill with MS, when I was diagnosed and when I've had relapses, I feel as independent now as I always did.

I think the unknown and an uncertain future made me feel very fearful and my feelings of independence were badly shaken for a while. However, I've come to learn that knowledge about MS is a powerful tool and this has helped me come to terms with my MS, as well as finding things that can help me maintain and achieve better independence now and in the future.

Being able to think and decide for myself is so important.



Our supporters make it possible for MS-UK to be here for people like Sarah when she needs us.

How to get started

We know that it can be difficult to know where to begin when writing or updating a Will, so here's some information about getting started which we hope you find useful.

It's important to remember you do not need to face this alone and by speaking to a legal professional you can be supported through this process.

By having a Will you will provide security for your loved ones. A Will is a legally binding document, so you can have peace of mind that your wishes will be carried out.

What is involved in making a Will?

There are up to three stages in making a Will

- 1) Seeking advice on how best to structure your Will
- 2) Drafting your Will
- 3) Signing your Will

You will also need to consider

Who will oversee your estate when something happens to you (Executor)

Where your Will is going to be kept once it is made. There



may be a charge for storing your will and you need to let your Executor know where your Will is kept and how to access it.

What will it cost?

According to Which.co.uk (March 2023) simple Wills start from £100 and can go up to several hundreds of pounds for more complex Wills.

It really does depend on your individual circumstances so it's a good idea to compare quotes from a few solicitors before going ahead with anything.

How to prepare

You don't need to have all the answers when you meet with someone to start writing your Will, as they are there to offer advice and support.

Your Will is completely unique to you, but there are a few things you can consider beforehand. This could include your funeral



wishes or whether you would like to leave a certain piece of jewellery to a loved one.

It may be a good idea to write down a rough list of your finances, such as savings and investments and also make a list of your property and belongings, as this is what makes up a Will.

What are executors?

An executor is a person or persons (you can have more than one) that you nominate to carry out the wishes you state in your Will. Naming someone as an executor doesn't stop them from being a beneficiary of your Will.

What is inheritance tax?

The current threshold is £325,000. Anything above that is subject to 40% tax, however there are other factors that can alter this figure.

The types of gifts you can leave

There are four common types of gifts you can leave in your Will...

Pecuniary gift

This type of gift is often considered the simplest. It is when you state an exact amount of money will be left to a particular person or charity. The amount of money will not change at all, unless you decide to change it yourself.

Residuary gift

This is when you leave a specific share of your estate to a person or company. After you are sure all of your family and friends will be taken care of, anything left over goes into this gift.

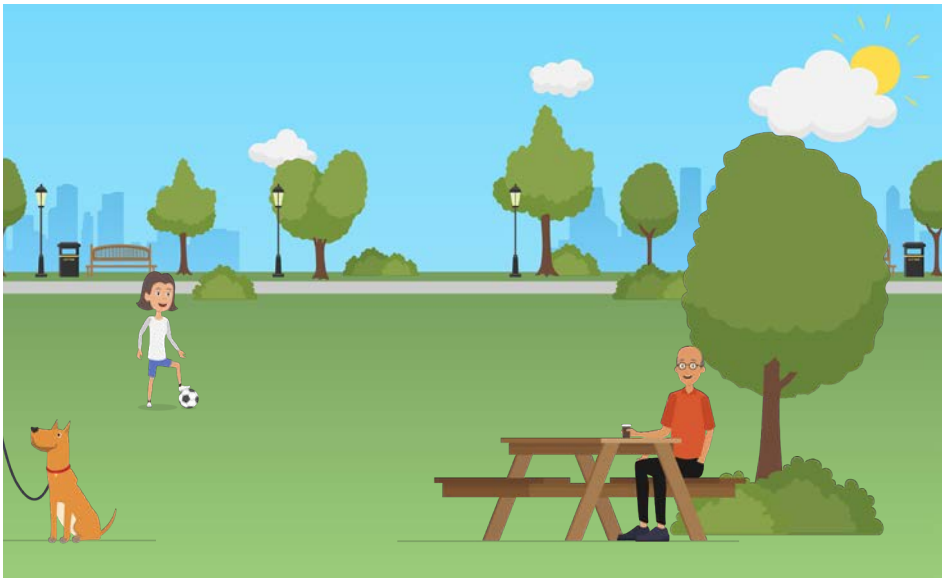
Specific gift

Rather than a particular sum of money, a specific gift could be a piece of jewellery, a family heirloom or even a house that you leave to someone.

Non-specific gift

This is a general gift that doesn't outline any particular sum of money or item.

Speak to a professional about your legacy to make sure you leave the gifts that are just right for you.



What next?

When you feel ready, you can begin writing or updating your Will. We recommend finding a solicitor in your local area or speaking with a trusted legal professional in the first instance.

The Law Society

This is the independent professional body for solicitors. They have a search engine on their website that you can use to find a solicitor in your local area that can offer support with writing a Will.

solicitors.lawsociety.org.uk

Institute of Professional Willwriters

On this website you can search for members of the Institute of Professional Willwriters and find more information about what goes into a Will.

0345 257 2570

www.ipw.org.uk

Thank you for considering leaving a gift for the next generation.

With MS-UK, your memory will be honoured as we support even more people affected by multiple sclerosis.



Stay in touch

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