

# A gift

to benefit those living  
with Rheumatoid  
Arthritis and Juvenile  
Idiopathic Arthritis

A guide to writing  
or updating  
your Will



**nras**

National Rheumatoid  
Arthritis Society

Changing Minds, Changing Services, Changing Lives

# Foreword

In 2001 I started the National Rheumatoid Arthritis Society (NRAS) to address the severe lack of information and support available for the 400,000 people in the UK living with rheumatoid arthritis (RA). In 2014 NRAS launched an additional service, JIA-at-NRAS, to also support the 12,000 children, young people, adults, and families affected by juvenile idiopathic arthritis (JIA).

Today NRAS supports thousands of people living with these conditions, their families and the carers who support them. They rely on our helpline, award-winning publications, voluntary peer-to-peer support, our online Health Unlocked community, groups, disease self-management training programmes, information events, webinars and other services to keep informed and to help maintain a positive outlook

while living with a painful, often debilitating, incurable life-long disease.

To those living with RA and JIA, NRAS support can be a lifeline at different stages in their journey. Knowing NRAS is by your side and ready to help, is enormously reassuring and can reduce anxiety and worry. By choosing to leave a gift in your Will to NRAS you will be helping to improve the quality of life of those affected by RA and JIA.

If you are thinking of writing or updating your Will I hope this guide will help you. Thank you for choosing to improve the lives of all those in the UK who are living with RA and JIA.



Ailsa Bosworth MBE  
Founder, CEO (2001-2019),  
National Patient Champion  
National Rheumatoid Arthritis Society (NRAS)









# The NRAS Mission

**Support** everyone living with the impact of RA and JIA at the start and at every stage of their journey.

**Inform** and be their first choice for reliable information.

**Empower** all to have a voice and take control of their RA and JIA.

Would you like to discuss leaving a gift to NRAS in your Will?

# Gifts in Wills, whatever the size, make a big difference

A Gift in your Will enables NRAS to continue to develop and deliver services that matter to those living with rheumatoid arthritis (RA) or juvenile idiopathic arthritis (JIA) now and in the future.

NRAS is a charity which receives no statutory funding, so we rely on gifts in Wills to enable us to continue to provide our services and to help improve lives. Without the generous gifts left to NRAS in Wills, maintaining and expanding our services would not be possible.

Whatever the size, every gift makes a difference, ensuring NRAS is there for all those in the UK who are living with RA or JIA, their families and carers. It enables NRAS to be there at the start and at every stage of their journey, providing reliable, trustworthy, information and support with referral to our services right from the first appointment with a Rheumatology specialist post-diagnosis.



Contact the legacy team at **01628 823524** or **[legacy@nras.org.uk](mailto:legacy@nras.org.uk)**



# Every gift can change lives for the better

"My contact with NRAS happened very quickly. I was off work and couldn't walk due to pain. I wanted information about RA and I found the NRAS website full of information about early treatments and what to expect and it made me feel more informed.

As a year turned into retirement due to sickness I became very alone, sad and needed answers to questions. I looked again at the NRAS website and found their helpline number. I must have thought about ringing it for a week before I was brave enough to phone. I needn't have worried! The lady at the other end of the phone was so understanding. She let me talk... and I mean talk."

**Allanah**  
*Helpline beneficiary*



Would you like to discuss leaving a gift to NRAS in your Will?



## Being there to inform and support

"It's such a humbling experience, speaking to people on the helpline and hearing what they go through when they or a loved one are living with RA or JIA. I'm glad that I get to play a small part in reducing their worries, answering their questions and helping to improve their lives."

**Victoria**  
*NRAS Helpline Manager*



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## Aran, 12

"My very first childhood memory was waking up in a hospital bed, confused about where I was and what was happening to me. I now know that I had just had my first operation on my knees. I had just turned three. I remember the pain in my knees, not wanting to walk because it just hurt too much."

Would you like to discuss leaving a gift to NRAS in your Will?



Your gift will mean that people living with RA or JIA will have access to high quality information about their condition, will have a trained volunteer or helpline professional to talk to who understands what they are going through, and will have somewhere to turn when they are feeling confused and alone.

### Anne, NRAS Youth and Family Services Manager

"Each child, young person and family that contacts NRAS for support with JIA has to cope with so many challenges at home and at school. Our outreach services give them an opportunity to meet others who understand what they are going through and talk in-depth with healthcare professionals; this all can mean so much."

### Helen, parent of a child with JIA, who attended our Wales family weekend.



"The children and I had a wonderful time, and I returned feeling refreshed and ready to face all the worries and hassles of supporting my ill child.

Tamsin was asked at school today what it was like, and she said, 'I didn't have to explain anything, everyone there just knew how it feels' and I think that feeling understood is an amazing gift for you to have given her."



# Ways you can leave a gift in your Will

You can leave a gift to NRAS in your Will in different ways. The most popular are pecuniary or residue sums. NRAS is an efficiently run national charity with a small team of full and part-time staff. For this reason, managing the sale of physical property left in a Will can be difficult. Therefore, our preference is to receive gifts in these ways:

## A Pecuniary gift

A pecuniary gift is a fixed amount itemised in your Will. It can be any size but cannot exceed the total value of the estate. This gift will mean that NRAS will know what to expect if they are notified of the gift. However, it is important to be aware when making pecuniary gifts that the value of your gift can depreciate over time.

## A Residue gift

A residue gift is the remaining value of the estate after the payment of funeral tax, testamentary expenses and pecuniary gifts. If you wish to leave a percentage of the residue of your estate to a charity you will need to take legal advice. This will ensure the charity receives the maximum amount, if an estate is subject to an inheritance tax liability. With a residue gift the amount remains variable. If the value of your estate rises, a residue gift will increase accordingly.





Getting started

# Making a Will

## Preparing for your meeting with a professional advisor

By making a Will you can be certain that your wishes are understood and will be carried out in the way you would like in the future, after your death.

NRAS recommends you seek professional advice from a lawyer to ensure your Will is created in a way which minimises the risk of complications.

This guide is not intended as legal advice, but is designed to help you prepare for your meeting with your lawyer and to help you gather all the information you will need when you attend your first appointment.





# Your details

Information which will help you to prepare for meeting with a solicitor

Your full name

Your address

Your partner's full name

Your partner's address

Your children's details

Name	Date of birth
Address	

Name	Date of birth
Address	

Name	Date of birth
Address	

Name and address of your Independent Financial Advisor (IFA) if you have one

Name
Address

# The value of your estate

Working out what you have to leave and who you want to provide for

**Your assets** (including assets owned jointly with another)

## Property

Primary residence

Second home

Other property & land

## Bank accounts (£)

Building Society accounts

Bank accounts

Other accounts

## Stocks and shares (£)

Investments, premium bonds

National savings

Other

## Insurance and pensions

Life insurance

Endowments

Pension death benefits

Any lump sum death benefits

Other

## Valuable items

Household contents

Jewellery

Vehicles, eg cars, caravans

Other



## Your liabilities

### What you owe

Your mortgage
Loans and overdrafts
Your credit cards
Credit or hire purchase agreements
Other

## Estate value

Total Assets
Total Liabilities
Value of your estate

## Who you want to provide for

### Item, amount or share – pecuniary, specific or residuary gift

Who you would like to leave it to
Contact details (including charity number if leaving to a charity)
What you want to leave
Where it can be found

Who you would like to leave it to
Contact details
What you want to leave
Where it can be found



# Choosing your executors

Executors are people you trust to carry out your wishes within your Will and to administer your estate. People usually choose two executors, but you can have up to four.

Name

Address

Email

Phone number

Relationship to you

Name

Address

Email

Phone number

Relationship to you



# Once your Will is written...

Remember to:

**Keep it safe.**

A bank safety deposit box or a legal firm can keep the original for you.

**Keep it up to date.**

If your circumstances change for any reason you may need to alter your Will to reflect these changes. We advise that you review your Will regularly and at least every three years to ensure it is kept up to date.

If you already have a Will but are considering leaving a gift to a charity you can do this easily by creating a codicil. Your lawyer can help you do this and can give you advice.



# Leaving a gift to NRAS

## What you need to know – FAQs

**Q. Are there tax benefits to leaving a gift to NRAS in my Will?**

**A.** As a charity, any gift to us is free from Inheritance Tax. It is possible for an estate to benefit from a lower inheritance tax rate, but the rules are complex and you will need to ask your lawyer for more information. Visit [www.gov.uk/inheritance-tax](http://www.gov.uk/inheritance-tax) for more information.

**Q. Can I choose what my gift is spent on?**

**A.** Yes you can. However, we most welcome gifts that can be spent wherever the need is greatest. For more information about how gifts in Wills are used please phone the legacy team.



**Q. Can I leave a gift to NRAS for Medical Research?**

- A.** NRAS is a patient information and support charity, helping all those who are living with RA or JIA cope and best self-manage their disease, providing reliable information and publications about RA and JIA. While NRAS conducts social research we do not directly fund or undertake medical research into RA or JIA.

**Q. Can I make NRAS one of my executors?**

- A.** To discuss making NRAS one of your executors please get in touch with our fundraising team and we will be happy to speak with you about this.

**Q. Do I need to use a lawyer to make or change a Will?**

- A.** No. You do not need to use a lawyer to make a Will, however, we strongly recommend you speak to a lawyer and get professional advice if you are making or changing your Will.

**Q. Do I need to tell NRAS that I have left a gift to the charity in my Will?**

- A.** The contents of your Will are private and you do not need to tell NRAS that you have left a gift. However, if you are happy to share this information we would enjoy having the opportunity to thank you and to keep you up to date on our work to support those living with RA or JIA.

If you have any questions about leaving a gift in your Will to NRAS and would like to talk to a member of the NRAS legacy team, please phone us on **01628 823524** or email **legacy@nras.org.uk**



To find out more about how you can leave a gift to NRAS in your Will or to order a copy of this booklet in large print, please contact the NRAS legacy team

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**Support with creating this booklet has been generously provided by Parfitt Cresswell Solicitors**

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If you would like to contact Parfitt Cresswell you can ring their offices on 01753 271640 or email via enquiries@parfittcresswell.com to book an initial free consultation with one of their expert lawyers.

By completing the information in this booklet we hope that you will feel prepared to speak with a solicitor about writing or updating your Will.



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