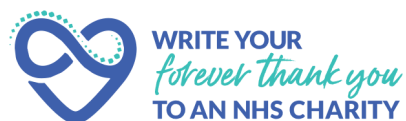


# *Your Guide*

## TO LEAVING A GIFT IN YOUR WILL

*A gift in your will could  
make all the difference  
to NHS Highland*





Thank you



## *A forever thank you*

### **IN YOUR WILL CAN CHANGE LIVES FOR YEARS TO COME**

Thank you for considering a gift in your Will to the official charity of NHS Highland – the Highland Health Board Endowment Funds (Scottish Charity No. SC016791).

We hope you find this guide both informative and inspiring. It explains why the charity's work across Highland and Argyll & Bute matters so much to us all, and includes practical advice on making or updating your Will.

As you'll see in the following pages, gifts in Wills play a vital role in our work. We hope you'll feel inspired to join our growing community of supporters.





WHY LEAVING A

*forever  
thank you*

IN YOUR WILL IS  
SO PRECIOUS  
TO US



JOIN OUR  
**AMAZING**  
COMMUNITY  
OF  
**SUPPORTERS**

We're the official charity of NHS Highland, working to enhance healthcare for people across Highland and Argyll & Bute.

We're passionate about supporting NHS Highland, which provides care for over 330,000 people in the region.

As the only charity able to support every part of NHS Highland — from hospitals and community care to residential and day services — we can direct your gift wherever it's needed most.

Or, if you prefer, you can choose to support a specific hospital, ward, or service.

Charitable donations don't replace NHS funding. Instead, they help us go above and beyond. From simple improvements and amenities to truly transformational innovations, our aim is to enrich the journey of our population from infancy to end of life.

A gift in your Will is just one of the many meaningful ways you can support our work — and legacy gifts from generous supporters have already made a remarkable difference.

Demand for support from the charity is growing and more people are asking how they can help the charity go further and do more to support NHS Highland.

Gifts in Wills help us provide vital support for NHS staff, fund research and specialist equipment, and tackle local health inequalities. Every single gift, no matter the size, is incredibly valuable.

In fact, legacy gifts made up 20% of our overall income on average between 2023 and 2025. Without them, much of our work across the region simply wouldn't be possible.





# WHAT YOUR *forever thank you* CAN DO

## Support for NHS staff

We know that a healthy, supported workforce not only improves individual health and staff morale but also enhances patient care and helps NHS resources go further.

- **Developing the workforce,** we support staff training, development and wellbeing initiatives to help provide even better care.

- **Enhancing the environments where staff work** by investing in building refurbishments and green spaces — such as the Highland-wide Dementia Care Unit at New Craigs Hospital in Inverness, which has improved the experience for both patients and staff.



## Support for patients

We fund projects that make hospital feel less like hospital, provide specialist equipment and new technology, and give vital support to families struggling with bereavement. To help the NHS care for us, we have:

- **Invested in research** for long-term health conditions and diseases, such as Long-Covid and Lyme Disease, supporting staff to innovate and develop new ways of delivering healthcare.
- **Supplied state-of-the-art medical equipment** such as advanced endoscopy and neonatal tools — to help diagnose and treat illnesses more quickly and effectively for patients.

## Support in the community

We fund community-based projects that promote health and wellbeing, helping to reduce pressure on hospitals. For example we have:

- Partnered with self-management experts to support people on waiting lists for a range of conditions, giving them access to **information, peer support, and resources** while they await treatment.
- Helped children and young people in need of **mental health support** access nature-based and creative spaces in their communities, working alongside third sector partners to encourage connections to local sources of support.





# *Why your Will* **MATTERS TO YOU**

**Your Will may be one of the most important documents you ever write. That's because if you have last wishes, including them in your Will is a great way to be certain they're carried out. A Will is also an excellent place to record your funeral wishes.**

Your Will can make sure that the right people get whatever you've decided to leave for them. It's a simple way to carry on looking after loved ones when you're no longer here.

If you die without a Will, the choices you've made may not actually be respected, and your loved ones could be left with a lot of difficult decisions to make, which could lead to considerable distress.

Finally, your Will can also carry on your support for causes that are close to your heart. By including a gift to our Charity in your Will you can write a forever thank you with a gift that will carry on making a difference, long after you're gone.

## THREE TYPES OF

# gifts to leave in your Will

These are the three most common types of gift to leave in your Will...

1

### I'd like to leave what's left of my estate

After you've taken care of your family and friends and paid off any debts or taxes, you can gift either a portion or all of what's left – it's up to you.

For example, just 1% of what remains of your estate could make a real difference. Many supporters like this kind of gift because, as a part of your overall estate, it keeps its value over time.

2

### I'd like to leave a specific amount

Another option is to leave a fixed amount of money, which you set aside in your Will. This type of gift is paid out before the residue of your estate is calculated. But over time, inflation can reduce its value and make it less impactful.

3

### I'd like to leave a specific gift

A specific gift is a particular valuable item – like property, shares or a piece of jewellery.

With any of these types of gifts, you are free to restrict your forever thank you to a certain type of work we do. But, in fact, if you leave them unrestricted, it means we can use your gift to help where the need is greatest at the time.

If you would like to chat about restricting your gift, please email us at [hello@anhsc.org.uk](mailto:hello@anhsc.org.uk)



## Gifts in Wills AND TAX

The good news is that any gifts left to charities are exempt from Inheritance Tax. On top of that, sometimes by including a gift to a charity you can reduce the tax on everything else you leave behind. But Inheritance Tax is a complex and often- changing area of law, so we advise you visit [www.gov.uk/inheritance-tax](http://www.gov.uk/inheritance-tax) for all the latest information and speak to a professional.



# YOUR *Will writing* CHECKLIST



## Step 1

Make a list of your most valuable possessions  
Remember to include any property you own, any savings or investments, as well as any valuable items like jewellery or paintings.

## Step 2

Add up what you think they're worth. A rough estimate is all you'll need to help work out what gifts you'd like to make.

## Step 3

Family and friends come first.  
Start by working out who you'd like to look after and what you'd like to leave them.

## Step 4

Then remember causes close to your heart. Make a list of the charities you'd like to support and think about how you'd like to make those gifts.

## Step 5

Choose executors and write your Will. Many people choose trusted family members as their executors. And there are many ways available to write your Will, from consulting a professional to completing a simple template or using one of a variety of online services that can guide you through the process and verify your document.

It's sensible to keep your Will in a safe place – and to tell your executors where it is. Many professional Will writers and solicitors offer to store your Will. Don't worry if your life or decisions change. It is simple to write a new Will that can change your instructions, or to update your Will using what's called a 'codicil'.

# USE THIS HANDY TEMPLATE TO WRITE *your forever thank you*

## STEP 1 & 2: List your valuable possessions and estimate their value

1  
2  
3  
4  
5

## STEP 3: List what you'd like and to leave to whom

1  
2  
3  
4  
5

## STEP 4: List the charities you'd like to support and your gifts

1  
2  
3  
4  
5

## STEP 5: List your executors

1  
2

*Now you're ready to write your Will*

# THE WORDING YOU NEED TO USE

*in your Will*



### When you want to leave what's left of your estate

Subject to the payment of my debts, funeral and testamentary expenses, I give the whole/ \_\_\_\_\_ % of my estate not otherwise disposed of by this my Will to the Highland Health Board Endowment Funds, Finance Department, Assynt House, Beechwood Park, Inverness, IV2 3BW. Registered Charity No SC016791 (Scotland) for their general purposes and I declare that the receipt of its Treasurer or other proper officer shall be a full and sufficient discharge.

### When you want to leave a specific amount

I give free of tax to the Highland Health Board Endowment Funds, Finance Department, Assynt House, Beechwood Park, Inverness, IV2 3BW. Registered Charity No SC016791 (Scotland), the sum of £\_\_\_\_\_ for their general purposes and I declare that the receipt of its Treasurer or other proper officer shall be a full and sufficient discharge.



## OUR PROMISE TO YOU

- We understand and respect that your family and friends come first.
- We understand that this is an important decision and we will not put any pressure on you.
- We will answer any questions honestly and as quickly as we can.
- We respect your privacy; you do not have to tell us if you have chosen to leave us a gift.
- We will use your special gift carefully and effectively, in line with your wishes at all times.
- If you want your gift to be spent in a specific area, we will try our best at all times to ensure that this is possible.

## LEGAL TERMS GLOSSARY

**Beneficiary** – Person or organisation who receives an inheritance under a will.

**Bequest** – A gift left in a will (also known as a legacy).

**Codicil** – An amendment or addition to an existing will, which must be signed, dated and witnessed.

**Estate** – The money, property and possessions you own at your death.

**Executor(s)** – The person or persons who you appoint to carry out the terms of your will. An executor is often a relative, friend or solicitor.

**Pecuniary gift** – A specific sum of money gifted in a will.

**Residuary gift** – Everything left in an estate (or a specified percentage share of this) after all the other payments have been made, to include debts, bills, taxes and all pecuniary and specific gifts.

**Testator** – A person who makes a valid will.



### Contact details here:

Highland Health Board Endowment Funds,  
Finance Department, Assynt House,  
Beechwood Park, Inverness, IV2 3BW

