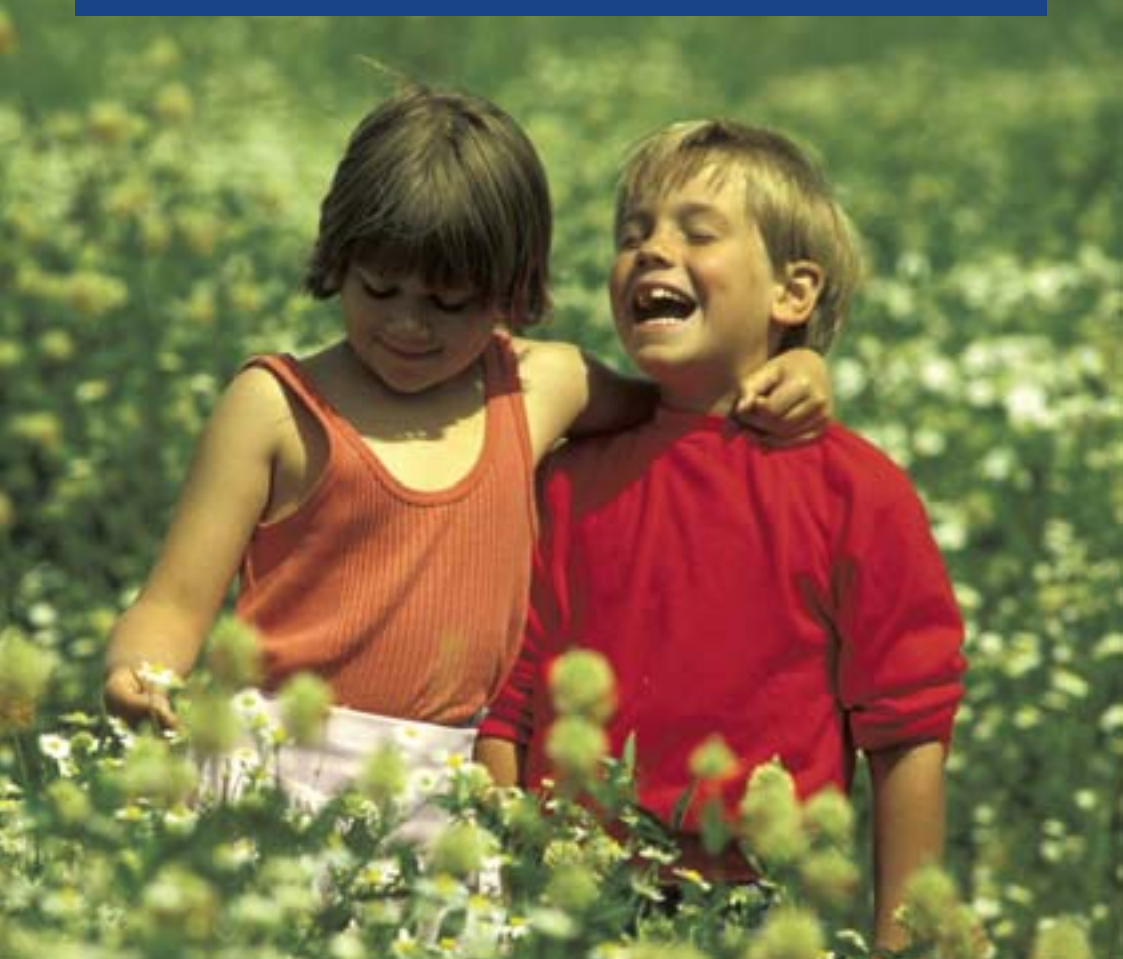


**Leaving a gift in your will**



“One third of the adult population in the UK suffer from back pain”



Making your will helps to ensure that your money and belongings go to the people and causes you care about after you die. A will also helps to avoid confusion over your intentions and gives you peace of mind.



After providing for your family and friends, you may wish to consider leaving a gift in your will to BackCare. Most people have backache at some time, and most fortunately recover- but some two and a half million people in the UK are in daily, constant and debilitating pain. This can be devastating not just for the person living with the problem, but also for their family, friends and carers.

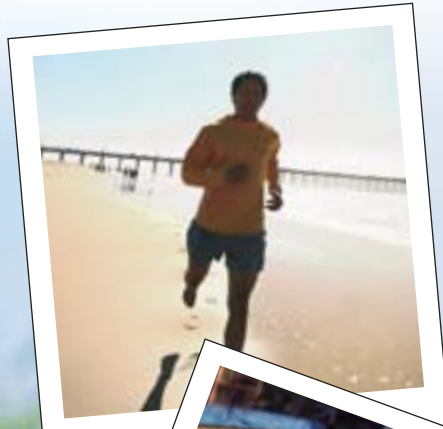


Back pain is a forgotten and neglected condition, as you will know if you or someone close to you had suffered from it. There is little money for research to find better ways to treat and prevent back pain and to bring that knowledge to sufferers and their families. BackCare works to change this and to bring hope and help.

A legacy gift costs nothing in your lifetime but will help us plan long-term vital research to provide a greater understanding of how to deliver better treatment and what can be done to prevent back pain in the future.

## Get Legal Advice

We always suggest that anyone making or updating a will take legal advice. Even if your aims are simple, a legal adviser will ensure that your will accurately reflects your intentions. Legal advice may also help you to reduce the amount of tax payable on your estate.



## How to remember BackCare in your Will

A legacy or bequest is the term used to describe a gift in a will. If you have not made a will, your survivors - family and friends - may experience difficulties. Your estate will be divided by law and not by your wishes. If you have no family, everything you have will go to the state.

Drafting a will is not as complicated as you may think. A visit to a solicitor will ensure that your beneficiaries will inherit according to your wishes. A solicitor's fee for drafting a will is not expensive. If you have already made a will and you would like to add a legacy to BackCare, your solicitor can easily draft an addendum called a Codicil. Again, this is a simple inexpensive process.

There are two main ways you can leave a legacy to BackCare - residuary and pecuniary bequests. Whatever way you chose, your gift will be greatly appreciated by all the people who rely on our work.

“A legacy gift costs  
nothing in your lifetime”

## Residuary Bequest

A residuary bequest is the remainder of your estate, or a percentage of it, after all bequests have been made and any debts, taxes and expenses paid. Many people chose to leave a residuary bequest to their favourite charity because this is the gift which is least affected by inflation.

### Wording for a Residuary Bequest:

"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 BackCare (registered as National Back Pain Association, Registered Charity No. 256751) of 16 Elmtree Road, Teddington, Middlesex TW11 8ST, for its general charitable purposes, and I direct that the receipt of the Treasurer, or other proper officer shall be a full and sufficient discharge. I further declare that if at my death the charity has ceased to exist or has amalgamated with another charity or has changed its name this gift shall not fail but my trustees shall pay it to the charitable organisation which they consider most nearly fulfils the objects that I intended to benefit."

## Pecuniary Bequest

This is a gift of a fixed sum of money. Cash gifts such as these tend to decrease in value over time, so you may need to review or alter your will from time to time.

### Wording for a Pecuniary Bequest:

"I give free of tax to BackCare (registered as National Back Pain Association, Registered Charity No. 256751) of 16 Elmtree Road, Teddington, Middlesex TW11 8ST, the sum of £xxx, to be used for its general charitable purposes, and I direct that the receipt of the Treasurer, or other proper officer shall be a full and sufficient discharge. I further declare that if at my death the charity has ceased to exist or has amalgamated with another charity or has changed its name this gift shall not fail but my trustees shall pay it to the charitable organisation which they consider most nearly fulfils the objects that I intended to benefit."

### Please Note:

- The wording in this section is only a guide and the legal advice of a solicitor must be sought when making or updating your will.
- This summary has been prepared in accordance with the laws of England. The laws in Scotland relating to Wills & Inheritance are different. Your solicitor will be able to advise you fully on any differences and other technicalities.

"Back pain is the country's leading cause of disability affecting men, women and an increasing number of children"



## Contact Us

If you decide to leave a legacy gift to BackCare in your will or have already done so please let us know. Your pledge is confidential and not legally binding. It does not commit you in any way but it is very helpful in enabling us to plan ahead.

You can contact us on the details below if you require any more information.

### BackCare Legacies

16 Elmtree Road  
Teddington  
Middlesex  
TW11 8ST

Tel: 020 8977 5474

Fax: 020 8943 5318

Email: [fundraising@backcare.org.uk](mailto:fundraising@backcare.org.uk)

[www.backcare.org.uk](http://www.backcare.org.uk)

