



Alzheimer's
Research
UK

The Power
to Defeat
Dementia

Be part of tomorrow's cure

A guide to making your Will and
leaving a gift to defeat dementia



You can accelerate tomorrow's vital breakthroughs

Supporters, researchers, scientists – we all believe dementia can be beaten. We're working hard to find new treatments, and ultimately a cure for dementia, as soon as we possibly can. And it could be your gift that helps make the vital breakthrough.

Quality research is our best hope of finding a cure, and we're making progress every day. Every donation and every hour in the lab moves us closer to the day we're all waiting for.

Writing your Will is one of the most important things you can do to ensure your wishes are carried out. There are many things to think about if you or your loved ones have dementia. This booklet will guide you through how to write, rewrite, or add to your existing Will, and some of the important things to consider. And if you believe, like we do, that research can defeat dementia – you can find everything you need to know about leaving a gift to Alzheimer's Research UK as well.

I hope you find it helpful. Please remember: you don't have to be wealthy to leave a gift to the future through your Will. Any gift, large or small, will help the scientists and researchers of tomorrow transform promising research and pioneering ideas into new treatments and, one day, the cure.

Thank you for your support.



Dr David Reynolds
Chief Scientific Officer
Alzheimer's Research UK

Thanks to our supporters, in 2014, we revealed how a gene mutation could be causing damage to nerve cells in frontotemporal dementia. A gift of £5,000 in your Will could provide access to a state-of-the-art microscope so researchers can continue building on that breakthrough.

Let's get started

A Will is one of the most important documents in your life. Here are five reasons to make your Will and keep it up to date.

1. Make sure your wishes are carried out

A Will is the clearest way to tell people your wishes. It's legally binding – and the only way to ensure that your intentions are carried out.

By keeping your Will up to date, you can relax knowing that you will be remembering the people and causes that you care about.

2. Make it easier for your friends and family

A Will makes things easier for your loved ones to take care of your estate and be comforted knowing that they are acting on your wishes.

Without a Will, there's no guarantee that those you intend to leave gifts to will benefit – and the process of dividing up your estate will be both difficult and stressful.

3. Reduce the amount of inheritance tax you pay

In some cases, having a Will can help to reduce the amount of inheritance tax that needs to be paid from your estate, leaving more money available for the people and causes that you care about. Your solicitor can help you with this.

4. Help protect your partner's rights

If you and your partner are not married or in a civil partnership, then they will not have the same rights as those who are in a partnership recognised by law.

Naming your partner in your Will ensures that they are looked after as you had intended.

5. Let your relatives know your funeral plans

By writing a Will, you can make sure your family has the chance to say goodbye in the way you hope; you can also set aside money to help with the costs.

Already have a Will?

You can add to your Will with a codicil – a simple legal document that sits alongside your Will. You can find one at the back of this booklet. So if you would like to include a gift to Alzheimer's Research UK, without having to rewrite your Will – you can.

Your questions answered

Making or changing your Will is a big decision. Here are some of the most common questions we get asked.

Q. Is making a Will complicated?

It's a lot more straightforward to make a Will than many people think. For a simple Will, you should be able to get everything arranged in a single solicitor's appointment. You don't need to bring or fill in any complicated paperwork; all you need is a rough list of your assets and how you'd like them to be distributed, plus the addresses of your beneficiaries.

Q. Who can I choose to be executors?

Anyone aged 18 or over can be an executor, even if they benefit from your Will. You can have up to four executors if you wish, but that can be quite hard to coordinate – two, the recommended minimum, is more manageable. It's best to choose people you trust, who are competent with paperwork. You can also appoint a professional to be an executor, but they usually charge for the service.

Q. Who can write my Will and how much should I pay?

Costs can vary but we would always recommend having your Will drawn up by a qualified solicitor. You can agree the cost in advance. This will ensure your wishes are

followed and avoid complications for your family in future.

Q. How often should I update my Will?

It's sensible to review your Will every five years and after any major life event, such as the birth of children or buying a new house. Marriage invalidates any previous Will, so you will need to write a new Will if you marry or re-marry.

If you need to make small changes to your Will, you don't necessarily need to re-write it – you may need a codicil. This is a document used to amend a Will. It must be witnessed in the same way, but it can be a cheaper and quicker way of doing it.

Q. What difference will a gift to Alzheimer's Research UK really make?

Gifts in Wills are a vital source of funding for Alzheimer's Research UK. One third of all our research projects are made possible by these special gifts.

We recognise that your loved ones always come first. If you would like to leave a gift to the future of dementia research as well, you will bring the day closer when future generations are free from the fear and heartbreak of dementia.

In 2013, we announced the discovery of 11 new genes linked to Alzheimer's in the largest ever study of its kind. A gift of £600 in your Will could pay for specialist lab equipment to power the next breakthrough.

Considerations if you or your loved ones are affected by dementia

Having dementia doesn't necessarily mean you're unable to write a Will. It's still possible, as long as you can understand the effect of making a Will, the nature and value of your assets, and the people and causes who will receive those assets.

Powers of Attorney

These are legal documents that allow you to appoint someone to make decisions about your finances or medical treatment on your behalf, should you reach a point in the future where you are no longer able to make decisions for yourself.

Powers of Attorney must be made while you still have mental capacity. The exact name and process of registering Powers of Attorney differs between England and Wales, Scotland and Northern Ireland.

Living Wills

A living Will is a way of indicating the type of treatment you want, or refusing some types of medical treatment in certain situations. For example, if you lack the capacity to make or communicate your decisions at the time.

A living Will is not a legal requirement, but it's a good idea to give a written copy of your wishes to your loved ones, care staff or medical team, to ensure they're taken into consideration.

Paying for care

It's a good idea to talk to your solicitor about your financial needs in the future. This could cover any financial planning you need to consider with regards to paying for medical care, if you need it. For instance, there may be steps you can take to avoid your house being sold to pay for care.

Mental and testamentary capacity

The Mental Capacity Act states that someone must have the mental capacity to make decisions for themselves, or to grant a loved one or friend a Lasting Power of Attorney. If they are judged not to have mental capacity, their friend or loved one will have to make decisions for them.

Making a Will requires testamentary capacity, which means some understanding of what a Will entails and who might or might not benefit. If you are diagnosed with dementia, you might consider asking your medical consultant to be one of the two individuals who witness the signature you make on your Will. This will help ensure your wishes are upheld if your Will is challenged on the basis of capacity.

Guidance and support

We always suggest using a qualified solicitor. The Law Society can help; visit www.lawsociety.org.uk or call **020 7242 1222**. We also provide a list of solicitors with experience of helping clients affected by dementia; visit www.alzheimersresearchuk.org/solicitors to find solicitors in your local area.

To find out more about Lasting Powers of Attorney:

- In England and Wales, visit www.justice.gov.uk/forms/opg
- In Scotland, visit www.publicguardian-scotland.gov.uk/power-of-attorney
- In Northern Ireland, visit www.nidirect.gov.uk/managing-your-affairs-and-enduring-power-of-attorney

For more information, visit:

- Solicitors for the Elderly at www.sfe.legal
- The Mental Capacity Act at www.gov.uk/government/collections/mental-capacity-act-making-decisions



Be part of the next generation of progress in dementia research

Alzheimer's Research UK is going further than any UK charity to develop new treatments, establish new research institutes and pursue the most promising clinical trials to defeat dementia.

A gift in your Will could help accelerate progress in many different ways.

Innovation

Dementia is caused by complex brain diseases that can only be beaten by the most pioneering science. Supporting over 1,000 researchers across 15 Network Centres in the UK, we're determined to find the answers.

In Newcastle, scientists are investigating how blood vessel damage in the brain could be a risk factor in the development of Alzheimer's. And in Cambridge, researchers are using state-of-the-art microscopes to study dementia in greater detail than ever before, revealing more about the biology underlying the condition and highlighting targets for future treatments.

Up and down the country, your gift could help groundbreaking studies just like these.

Translation

It's up to our scientists to translate every innovation into life-changing treatments and preventions. For example, our Drug Discovery Alliance unites research institutes at the Universities of Oxford and Cambridge and University College London to accelerate the process of finding and developing treatments that can slow or stop the progress of dementia. And we're supporting clinical trials to ensure these treatments can be implemented as quickly as possible.

Your gift has the power to transform lives in the future.

Partnerships

Our Research Network brings people together to share the best knowledge and ideas. The only way we'll make rapid progress is by working as a team, from our supporters to our scientists.

Your gift could help us strengthen this team with the brightest minds, to move us even closer to a cure.



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No one should have to experience the heartbreak of dementia. I'm proud to know that, bit by bit, my work is helping to make a difference.

Dr Selina Wray, Senior Research Associate,
University College London Institute of Neurology.

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2014 saw our scientists uncover protein ‘fingerprints’ in the blood that could predict which people with early memory problems are most likely to go on to develop Alzheimer’s. With a gift in your Will, you could support groundbreaking research like this at any one of our 15 research centres of excellence, where the next discovery is made.

How to leave a gift in your Will for dementia research

It's much easier than you might think to leave a gift in your Will to Alzheimer's Research UK. Simply decide what type of gift you'd like to leave and its value.

If you're making a new Will, Alzheimer's Research UK can be included like any other beneficiary. To make things even easier, you could use the suggested wording below.

If you already have a Will, you can use the codicil form that you'll find in the pocket at the back of this booklet, or if the gift represents a more complicated change, you may wish to consider having the Will rewritten by your solicitor.

Different types of gift

There's more than one way you can leave a gift in your Will. These simple explanations can help you decide which is best for you.

A residuary gift means the remainder of your estate, after expenses like debts, liabilities and inheritance tax have been taken care of, and any other specified gifts have been distributed. A residuary gift could be a percentage of what remains, or all of it. Residuary gifts ensure your loved ones are taken care of, as a percentage gift means that they will

get something even if the value of your estate is lower than you expect.

A pecuniary gift is a cash gift – an amount specified by you. For example, £500, £1,000, £10,000. However, the value of your gift may be affected by inflation.

A specific gift means a particular item, such as jewellery, stocks and shares or the proceeds of a Life Insurance policy.

A conditional gift is a clause you could include to allow for unforeseen circumstances. For example, if the person you intend to leave your estate to dies before you do.

How to leave a gift to Alzheimer's Research UK

If you would like to include Alzheimer's Research UK in your Will, then the following is suggested wording to ensure your gift is valid and you can be part of tomorrow's cure.

I leave _____ to Alzheimer's Research UK, of 3 Riverside, Granta Park, Cambridge CB21 6AD; registered charity numbers 1077089 and SC042474, for its general charitable purposes absolutely.

For example,

I leave 5%...

Or,

I leave the sum of £2000...



Make your Will for free

You can make your Will for free with a trusted solicitor in your area. Alzheimer's Research UK has teamed up with the National Free Wills Network to provide this service to supporters aged 55 and over.

Find out more by visiting alzheimersresearchuk.org/free-wills

“I’m helping to find tomorrow’s cure for dementia.”

I know what it’s like to watch a loved one struggle with this devastating condition. My dad was diagnosed with dementia in 2010, and he’s been in a care home since 2012.

The devastation ripples through your whole family and everyone around you. My dad spent his whole working life helping others but now he is reliant on others for his every need.



Linda’s parents on their wedding day.

Dementia is like a long goodbye, and you can end up grieving twice. I don’t want anybody to be in my shoes further down the line, so I’ve made a Will to give myself peace of mind, and included a gift to Alzheimer’s Research UK.

I want to help make sure there will be a day in the future when no one else’s daughter, son, wife or husband has to endure the pain of watching their loved one slowly leave them because of this crippling condition.

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Even 1% of what you leave would make a huge difference to defeating dementia.

Linda, who has included a gift to Alzheimer's Research UK in her Will.

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Make today the day

We know that writing a Will is a private matter and needs time and consideration. It's one of the most important things you'll do and we hope you've found this guide useful in coming to some decisions about making or amending your Will.

Your gift – large or small – really could mean that you're part of tomorrow's cure for dementia. We hope you'll consider supporting dementia research in this very special way. To find out more about leaving a gift to the future call the team on **01223 896606**, email us at **giftsinwills@alzheimersresearchuk.org** or visit **www.alzheimersresearchuk.org/gifts-in-wills**

Our promise to you

- We promise to spend your money wisely. We continually focus on running the charity as efficiently as possible, including using volunteers wherever we can.
- We promise to continue funding the best quality science. The only way to beat dementia is through research, and so we promise to use your donations to fund the very best.
- We promise to treat you fairly. We'll always be open and honest with you and we won't present anything in a way that could be misinterpreted, be it in communications, on our website or on the phone.
- We promise you can opt out of receiving communications from us at any time, and we will make it easy for you to tell us how you want to hear from us. We won't swap your personal information with other charities or sell it to third parties.

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It's wonderful to know that Dad's generosity and compassion will make a difference and give hope to people living with dementia.

Tricia, whose father Bill left a gift in his Will in memory of his wife Mary.

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