

Why Include Our Charity?

The Raynaud's & Scleroderma Association receives no government funding so legacies are hugely important to us. Without such memorable commitment to our cause we would not be able to fund and extend our vital research and welfare projects. Your support really could make a difference.

It is easy to include a charity in your Will, but you should always consult a professional, such as a solicitor or financial adviser to be sure your Will reflects your exact intentions and that you understand the tax implications. You may also wish to appoint executors, who are people chosen to settle your affairs after your death. You can select between one and four executors. These are usually family, friends, your solicitor or your bank. Before writing the Will check that your executors would be willing to take on the responsibility.

If you already have a Will, changing it to include our charity is straightforward, as your solicitor can easily draft an addendum, called a Codicil. This is not expensive to do.

Mission Statement

The mission of the Raynaud's & Scleroderma Association is to provide educational and emotional support for people with Raynaud's and scleroderma and their families. The Association is committed to increasing awareness of these potentially devastating conditions and raising money for essential research in order to determine cause, enhance treatment and ultimately find a cure.

Find out More

For further information about the RSA and to view our latest Annual Report & Accounts please visit

www.raynauds.org.uk

Check List

Before making an appointment to see a solicitor to draw up your Will, make sure that you do the following:

- Make a list of all your assets e.g. house, car and savings.
- Decide who you wish the beneficiaries of your Will to be.
- Are there any specific gifts you would like to leave to people?
- Who are your executors going to be?

What to do after making your Will:

- Carefully check the Will to make sure that it meets your wishes exactly.
- Keep your Will up to date.
- Make sure it is kept in a safe place.

Leaving money to charity is tax-free so it is a good way to save inheritance tax and get 100% of your gift to the cause which you want to support.



All donations are warmly appreciated
Cheques should be made payable to:
RAYNAUD'S & SCLERODERMA ASSOCIATION

112 Crewe Road, Alsager, Cheshire ST7 2JA
Tel: 01270 872776 Fax: 01270 883556
Email: info@raynauds.org.uk
Website: www.raynauds.org.uk

Where there's a Will there's a way...



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Raynaud's



Raynaud's phenomenon (usually just called Raynaud's), is a common condition of the blood vessels that supply blood to the skin. During a Raynaud's attack, the blood vessels narrow,

reducing blood flow to the hands. This causes the fingers to become cold and white, with a feeling of pins and needles and numbness. The fingers may eventually turn blue and then red, and they can be extremely painful.

In the UK, Raynaud's is thought to affect as many as 10 million people. However, it is difficult to determine an exact figure for the incidence of Raynaud's because many people with the condition are unaware that it has a name, or that it can be treated. Raynaud's can affect anyone of any age and is much more common in women than it is in men.

Scleroderma

Scleroderma (also known as systemic sclerosis), is a serious, potentially fatal disease, which is usually preceded by Raynaud's - hence the link between the two conditions. Scleroderma affects approximately 8,000 sufferers in the UK and there is no cure. It is four times more common in women than men and during childbearing years, the percentage increases. Scleroderma usually begins between the ages of 30 and 50. It does not appear to be related to race, ethnic background or geographical area. Scleroderma cannot be directly inherited but there is some evidence that patients have genetic markers which predispose them individually towards the disease.

In scleroderma the circulation is greatly impaired, which can cause ulceration, gangrene and amputation of fingers and toes. It is a disease of the immune system, blood vessels and connective tissue. In this condition the skin, usually of the hands and feet, becomes stiff, tight, leathery and shiny, due to the swelling and then thickening of the connective tissue which becomes fibrotic or scarred. Internal organs such as the heart, lungs, kidneys and digestive system can also be affected in a similar way. Lung involvement is presently the greatest cause of death in scleroderma but new treatments are now available which can help to alleviate the symptoms.

Making a Will

Making a Will is very straightforward and not as costly as many people think. It is the only way of ensuring your wishes are met after your death and yet 1 in 5 people in the UK die without one, potentially causing unnecessary complications for their loved ones at a difficult time. Many people assume that you need to be wealthy in order to leave a legacy to a charity. This is not the case because however small or large the amount, it will certainly have a positive impact. Once you sit down and start to make a list of your assets for example your house, car and savings you may be surprised at how much you actually have.

People decide to make a Will for a number of different reasons. It may be because they want to pass on their assets to family or their spouse, some wish to appoint legal guardians to care for their children and some see it as an opportunity to pass on their business interests. If you don't have a Will and have no family, everything you have will go to the state.

Types of Legacy

There are various different kinds of gift you can leave in your Will. The most common are described below:

Residuary bequest - A gift of the remainder of the estate after all other bequests have been made and debts cleared is called a residuary bequest.

Pecuniary bequest - A gift of a fixed sum of money in your Will is called a pecuniary bequest. The value of pecuniary legacies will decrease over time, as the cost of living increases.

Specific bequest - A particular named item left as a gift in your Will is known as a specific bequest - for example, a piece of jewellery.

Contingent bequest - A gift in your Will that depends upon the occurrence of an event which may or may not happen is known legally as a contingent bequest. An example is a bequest to a charity which applies only if other beneficiaries named in the Will die before the testator (person who made the Will).

Suggested wording

"I give the residue (or share of the residue) of my real and personal estate which I can dispose of by Will in any manner I think proper to the Raynaud's & Scleroderma Association".

or

"I give the sum of £_____ to the Raynaud's & Scleroderma Association and declare that the receipt of the Chief Executive or other proper officer for the time being thereof shall be a sufficient discharge to my Trustees"

It is important that the full title **Raynaud's & Scleroderma Association** and address of the charity **112 Crewe Road, Alsager, Cheshire ST7 2JA** is provided to the solicitor together with the **Charity Reg. No. 326306**.

It is important to ensure that the following clause is inserted, whichever wording you need to use when leaving money to a charity:

If at my death any charity named as a beneficiary in this Will or any Codicil hereto has changed its name or amalgamated with or transferred its assets to another body then my Executors shall give effect to any gift made to such charity as if it had been made (in the first case) to the body in its changed name or (in the second place) to the body which results from such amalgamation or to which such transfer has been made.

A gift in memory

Rather than sending flowers in memory of a loved one, families and friends sometimes like to make donations to a charity. Gifts we receive in this way help us to continue to fund research and welfare projects.

Gifts made in memory of a loved one can usually be arranged through your funeral director or by contacting our charity direct. Small cards are available if required, which explain about Raynaud's and scleroderma for the benefit of potential donors.