

An elderly couple is shown from the chest up, sitting at a table with a red tablecloth. The woman on the left has blonde hair and is wearing glasses and a light-colored top. The man on the right has grey hair and a beard, wearing a striped shirt. They are both smiling and looking towards each other. The background is a bright, indoor setting with a bookshelf and a plant.

# YOUR GUIDE TO MAKING A WILL

Chest  
Heart &  
Stroke

# Leave a legacy of hope and care for generations to come

**When you make a Will, you can ensure your loved ones are cared for and your personal estate left according to your wishes. Once you have looked after those you care about most, you may also want to support the causes that are close to your heart.**

Nearly a third of our funding comes from gifts in Wills left thanks to the generosity of local people. This means we can fund innovative local medical research, provide specialised care services, develop life-saving health prevention programmes, and campaign on behalf of people whose lives have been impacted by chest, heart and stroke illnesses.

Our vision at NICHHS is one where everyone in Northern Ireland can live life to the full, free from chest, heart and stroke illnesses. Legacies can help us achieve this vision.

Research, prevention and care services are the best ways to achieve this, but the road ahead is long, and we need your help to make it a reality.

By leaving NICHHS a gift in your Will you can be part of our vision and help change lives for the better. Your gift will help improve the future for people at risk from our biggest killers and causes of disability. With your help we will be there for chest, heart and stroke survivors and their families supporting them through difficult times.

This Will guide can help you plan who you would like to benefit from your estate, as well as outline other important considerations such as Guardianships and funeral wishes.

We strongly recommend your Will is written by a legal professional and this guide is to solely help you prepare in advance of meeting your solicitor. It is not intended as a replacement for the legal advice they will provide.

**If you would like any further information on how a gift in your Will can support NICHHS's work please email – [supportercare@nichs.org.uk](mailto:supportercare@nichs.org.uk) or call us on 028 9026 6743.**



*A chest, heart or stroke condition is life changing and affects not just the person but their whole family. The journey can be a difficult and frightening one for all. Everyone deserves to have support and access to NICHHS's services and most importantly to have someone on their side when they need it the most. Thanks to Gifts in Wills, there is life beyond a chest, heart or stroke condition." **Noelene Hughes - NICHHS Head of Service***

# Planning Your Will



Your Will reflects how you want your wishes to be carried out after you die. It is one of the most personal legal documents you will ever need. Before you write your Will you need to gather together and think about the information your solicitor will need. This Will plan guide will help you do this.

Your Name and Address:		Your Partner's Name and Address:	
<p>You must appoint an Executor/s who will ensure your wishes are carried out. They can be family members, friends, or a solicitor. You can have up to four Executors, but most people have two. Make sure to have the agreement of the persons you appoint.</p>			
Executor 1: Name and Address:		Executor 3: Name and Address:	
Executor 2: Name and Address:		Executor 4: Name and Address:	
Children's Names and Addresses:		Guardian's Name and Address:	
		<p>– You may need to appoint a Guardian for your children if they are under 18. Make sure to have the agreement of the person/s you appoint.</p>	
Charities/Organisations to include		Request to look after any pets I own	
Charity Name:		Pet Type:	
Charity Number (if known):		Pet's Name:	
Charity Name:		Name:	
Charity Number (if known):		Address:	
Charity Name:			
Charity Number (if known):			

Work out the value of your estate - this means the value of all you own – your assets, less any money you owe - liabilities. The result is the net value of your estate.

<b>Assets:</b>	<b>Value £</b>
House value	
Land owned	
House contents	
Antiques/paintings	
Jewellery	
Car/s and other vehicles	
Bank account – current	
Bank account – savings	
ISA/Premium bonds	
Stocks & Shares	
Insurance & Pension/s	
Other	
<b>Liabilities</b>	
Mortgage outstanding	
Credit Card debt	
Loans (bank, car, etc)	
Utilities	
Overdraft	
Other	
<b>Total – Assets - Liabilities</b>	
Total Assets	
Total Liabilities	
<b>Value of Your Estate</b>	<b>£</b>

As a **supporter of NICHS you have the option to make your Will online, free of charge** with our Will-writing partner, Bequeathed. This free Will service is sufficient for most simple Wills, but if you need more detailed legal advice Bequeathed provides options to access further support through a locally based law firm.



# Will making jargon explained

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<b>Administrator:</b>	A person who will be appointed to look after your estate if you die without having a Will in place.
<b>Beneficiary:</b>	The person or organisation who will benefit from a gift in your Will.
<b>Bequest/Legacy:</b>	A gift you leave in your Will. It can be: <ul style="list-style-type: none"><li>• <b>Residuary</b> – a portion of the final amount of your estate after all debts have been settled and other gifts made.</li><li>• <b>Pecuniary</b> – a gift of a specific sum of money.</li><li>• <b>Specific</b> – a gift of a particular item or property.</li><li>• <b>Reversionary</b> – a gift that will pass to a named beneficiary after the death of anyone with a life interest in the estate.</li></ul>
<b>Estate:</b>	The total amount of your estate less any debts you owe.
<b>Executors:</b>	The person or people you choose to carry out your last wishes.
<b>Intestate:</b>	Dying without leaving a Will. Your estate then becomes subject to specific inheritance rules.
<b>Legatee:</b>	A person who receives a gift in a person's Will.
<b>Probate:</b>	The legal process to establish if a Will is valid.
<b>Testator:</b>	The name given to a person making a Will.
<b>Trust:</b>	An arrangement that allows for part of your assets to be administered after your death.

## Charity Legacies and Tax

Leaving a gift in your Will to a charity may have tax consequences. Please speak to your accountant for professional advice on how your own estate could be affected.

## Keeping your Will up to date

Your Will is one of the most important legal documents you will make in life. It enables you to look after the people and causes you care about. Your personal circumstances can change over time which may impact the validity of your Will. It is important to review your Will periodically and ask your solicitor to update it and store a copy for you. Always let your Executors know where your Will is stored.

## Keeping in Touch

**If you would like to let us know you have left a gift in your Will to NICHS, we would love to hear from you. If you are happy to share your plans, please download our contact form – from - [nichs.org.uk/sharingyourplans](https://nichs.org.uk/sharingyourplans)**



**Sean O'Hare, Stroke Survivor**



**Thanks to local people who left NICHS gifts in their Wills, we were there to help heart and stroke survivor, Sean O'Hare back to recovery.**

**Sean O'Hare, 45 from Warrenpoint, recently hiked for 10 miles in the Mourne Mountains. Why is this remarkable? Because 4 months ago Sean underwent a serious heart procedure following a double stroke. He accredits Northern Ireland Chest Heart & Stroke (NICHS) for getting him back in his walking boots.**

Prior to his stroke Sean, a teacher at St Mark's High School, was an extremely active man; a footballer, hill-climber, marathon runner and gym circuits trainer, he trained every day, and often multiple times per day.

Sean explains; "Stroke to me was something that happened to really old people, those with a bad diet, who drank too much alcohol or indeed smoked - not me. I am a non-drinker, non-smoker, eat healthily - but it still happened."

Just a few days prior to his stroke, Sean was climbing Croagh Patrick in Co. Mayo. So, it came as a huge shock when, on a teacher training day in August, he started to feel extremely unwell;

"The power on my left side faded and I could feel my speech becoming a struggle as my face fell on one side. My colleague immediately phoned for help and an ambulance was summoned to my work place."

"After 5 days in Craigavon Area Hospital they confirmed that I had indeed suffered a double stroke. I had a problem with my heart where the Patent Foramen Ovale didn't close as it should have when I was a child."

Following corrective surgery in November 2020, Sean joined NICHS's PREP (Post Rehab Exercise Programme) and then completed the charity's 'Taking Control Self-Management' course.

Sean says; 'They were both very good. Brilliant. Top drawer. I couldn't recommend them enough. The NICHS programmes explained what food to eat, what exercise to do, how to deal with fatigue, anxiety and mental strife. It just all fitted into place for me. You get so much out of listening to other people, their stories, how they were coping and dealing with things. You just learn so much.'

Sean would describe his recovery as three-fold: a physical, mental and emotional journey. So, following PREP and Taking Control, NICHS signposted him to 6 weeks of counselling support;

"From an emotional perspective, it was exactly what I needed at that time. While your loved ones are there for you, at the end of the day, you always feel like you're burdening somebody. With the counsellor, it was like I could just expel all the emotions out of my body."

Sean has been lucky and, after building back his strength gradually, would say he is almost 90% back to his prior self. He is delighted to be back in his hiking boots and returning to school teaching after Easter.

**Sean's advice? "Stay motivated, chart your journey - you will be amazed at how far you have come in a short space of time - talk to people (even if you are male and find this difficult!) and most of all, don't let your stroke define you as a person."**

# Your legacy of hope and care - a gift in your Will

**A gift in your Will could not only help your loved ones but can leave a legacy of hope for generations to come.**

In Northern Ireland four in ten adult deaths are caused by chest, heart and stroke illnesses. We're working hard to change this by funding life-changing research and caring for those who are affected by devastating health conditions every day.

We've been helping local people for 75 years, and with your help we can continue to be there for people who need us now, as well as those who will need us in the future.

**Please visit [nichs.org.uk/giftsinwills](https://nichs.org.uk/giftsinwills) for further information on leaving a gift in your Will to NICHS or call us on 028 9026 6743.**

**Preventing, Supporting, Caring and Rebuilding across Northern Ireland.**



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