



Funding the future

Remembering
St John Ambulance
in your Will

St John
Ambulance 

Thank you

Thank you for considering a gift in your Will to St John Ambulance. With your help we can continue saving lives.

Our volunteers work in their communities, at events and with the NHS when lives are on the line. A gift in your Will means we can make a promise to the next generation of life savers that we will be there to train, equip and support them.

That next generation includes people like Luke, who at 24 has already saved lives. Luke was just 21 when he used a defibrillator on a runner who had gone into cardiac arrest. Our training and equipment meant that he was able to take action to save a life.

We have more than 10,000 young people volunteering with us, all of whom could become the next generation of life savers.

We want to make sure that if they become adult volunteers, we can provide them with everything they need to treat people when they need it most. Our volunteers carry up to £1,500 worth of vital equipment to every event they attend. And with your support they will continue to make a huge difference to their communities. We couldn't do it without gifts in Wills. In 2018 we received over £2m to help fund our work.

But we know that leaving a gift in your Will is a big decision. That's why we've prepared this guide to help you make the right decision for you. Alongside stories of our work, there are details of how to make a gift in your Will and a glossary of legal terms that are good to know.

Whatever you decide, thank you for all your support. It means we can be there when we are needed most, both now and for generations to come.



Rebecca Mauger
Director of Fundraising





Our promise to you

If you are considering including a gift to St John Ambulance, we make the following promises to you:

We understand that those you hold dear will always come first when making your Will.

We fully respect this and will never try to change it.

We respect that this is a big decision and extremely personal to you, so please decide in your own time.

We can help you with any questions you may have, but will never pressure you into making a decision.

We'll always be discreet and you don't have to tell us if you have chosen to leave us a gift.

If you do wish to let us know it can help us to plan future work, and we will keep your decision completely confidential.

We promise to use your gift wisely and prudently and where it will have the most impact.

Every penny you give will help save more lives.

We understand that personal circumstances can change at any time.

Your decision is not binding and you can always change your mind about leaving us a gift.

We will always treat you, and when the time comes, your family and representatives, with sensitivity and respect.

We will answer all your questions fully, openly, and honestly.

Our history

Our story goes back over 900 years, when the first Knights of St John opened a hospital to care for sick pilgrims in Jerusalem. In 1887 the English Order of St John decided they wanted to support the health of our communities even more, and the St John Ambulance Brigade was born. We have a proud heritage of caring, compassion and health. And with the help of gifts in Wills we will continue this long into the future.





The next generation

We run two youth programmes that give young people the chance to learn vital skills that they will take with them for the rest of their lives. Our Badger programme is for 7 to 11 year olds. It provides a fun, friendly and safe environment to learn about communication, healthy living as well as first aid.

Cadets are 10 to 17 and the programme gives them access to a wide range of personal development and volunteering opportunities. They also take courses to prepare them for the next step in their lives. Cadets can volunteer alongside adults at events, keeping the public safe. Or they can be peer trainer, teaching first aid skills to their communities. We provide a clear pathway for these young people to become adult volunteers so they can be the next generation of life savers. Gifts in Wills mean we can be confident that we will be there to support them in their next steps, so they can support their communities.

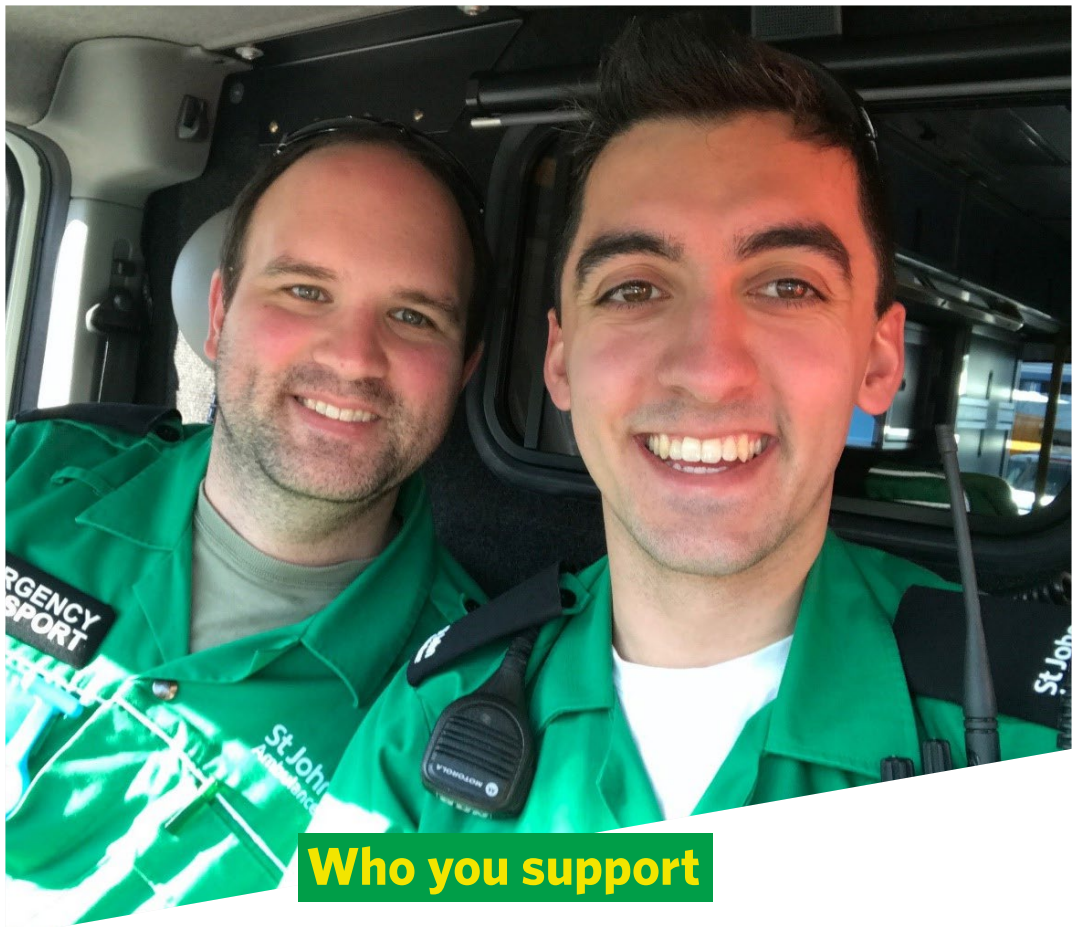
We've campaigned alongside other charities to make first aid part of the National Curriculum and from 2020 it will be. A gift in your Will means we can reach more young people. They will be ready to save lives both now and long into the future.

That's exactly what happened with Jack. The day after his first aid lesson his dad started choking at the breakfast table.

"I'd learned what to do" says Jack, "so I gave him a couple of back slaps and I said I was going to call the ambulance." Those back slaps saved his dad's life.

All these young people are key to our future. Whether it is working with the NHS as community first responders when there is an emergency or volunteering to keep people safe at events. We want to be there training, supporting and equipping them. Gifts in Wills lets us make that promise to them.





Who you support

Luke is 24 and has been a part of St John Ambulance since he was 16. He is a cycle responder and a few years ago he had a day he'll never forget.

He was at a half marathon when suddenly he saw one of the race marshals waving frantically at him. Luke and his partner pedalled over and saw a runner face down and unconscious. He was in cardiac arrest.

**"My heart was in my mouth", says Luke
"and my training kicked in."**

**It took Luke just 60 seconds from arriving to
applying the defibrillation paddles.**

That ability to move fast alongside his training in his teens meant Luke saved a life. He was only 21.

Luke still volunteers for St John Ambulance and recently become part of the youth team. He wants to pass on his passion and skills to younger people. The same way he was trained when he was 16.

Recently he was travelling between a training event and competition for Cadets. He saw two cars in the middle of the road surrounded by debris. While most cars drove past, Luke stopped and stepped in to help. In one car was a pregnant mother and her 14-month-old baby. While police directed traffic, Luke assessed her condition, calmed her down and provided reassurance. After that he moved on to the infant who was shaken but well. When the ambulance arrived 15 minutes later he was able to give a detailed handover and both the mother and her child were fine.

“The only reason I was able to stop at the accident in February was because of the training and experiences I’ve had with St John Ambulance,” Luke says.

“Stopping to help, rather than driving by, is what any one of thousands of St John people across the country would have done and I’m very proud to be part of the team.”

Gifts in Wills mean we can train more young people like Luke. And make a promise we can support them with the training and equipment like the defibrillator that Luke used to save a life.

How to make a Will

There's a lot to think about when making your Will. That's why we always recommend getting professional help when putting your wishes together.

Below we've listed some things worth considering before getting your Will made.

Working out what you have to leave

You may be surprised how much you have to leave once you've added everything up. By filling in this section you'll get a good idea of the value of your estate.

What you own (assets)

Property or share of property	Main home	£
	Second home	£
	Holiday property	£
	Investment property	£
Savings	Bank accounts	£
	Building Society accounts	£
	ISA	£
	National savings	£
	Other	£
Investments	Stocks and shares	£
	PEPs	£
	Unit or Investment Trusts	£
	Other	£
Insurance	Insurance	£
	Life assurance	£
	Endowments	£
	Pension death benefits	£
	Any lump sum death benefits	£
Personal possessions	Furniture, household contents	£
	Jewellery, valuable possessions	£
	Vehicles	£
	Other	£
Other assets like income from trusts	£	
Total assets	£	

What you owe (liabilities)

Mortgage	£
Bank loans	£
Overdraft	£
Hire purchase	£
Credit cards	£
Other	£
Total liabilities	£

To work out the approximate value of your estate take away what you owe from what you own.

Total assets	£
Total liabilities	£
Value of your estate	£

Appointing Executors

Executors are the people who will carry out the instructions in your Will. It's best to name two people as executors. An executor can be anyone you trust such as family, a close friend or a solicitor. However, acting as an executor is a serious obligation and you should always check with the person before naming them in your Will.

Leaving gifts

There are three main types of gift you can leave in your Will, a fixed sum of money (pecuniary), a particular item (specific) and a share of your remaining estate (residuary). Each needs to be thought about at different stages of the Will making process.

First you need to list all gifts of a fixed sum of money

(for example £100) you want to make. You need to put down the gift you want to leave, the person or charity you want to leave it to and their contact details (and charity number if relevant).

You then need to do the same with any specific items

(for example a piece of jewellery) and list the same information as well as where the item can be found.

Once you have listed all of these what remains is known as the residue of the estate.

You can divide this amongst as many people or charities as you like. List their name, their contact details (and charity number) and the share of the residue you want to leave (for example 25% or $\frac{1}{4}$).

Once you've ensured friends and family are provided for, **you may want to consider remembering St John Ambulance in your Will**. Even a gift of just 1% of the residue will make an enormous difference to our work. If you do decide to include us our details are: St John Ambulance, 27 St John's Lane, London, EC1M 4BU. Registered charity no. 1077265/1.

We understand that some of our supporters want their gift to go to their local St John Ambulance unit or region. While this is possible, if the unit should disband, we may be unable to receive the gift - so we recommend that you make any gift to our National Headquarters using the details above. This way, we can ensure donations are spent where they're needed most.

Other things to consider

If you have children under 18 it is important to name a guardian who will take over the parental responsibility. And if you have pets, it's a good idea to name a friend or relative who will take care of them. Make sure you check that person is willing and able.

It's also good to name alternative beneficiaries in case a beneficiary dies before you. This makes sure your gifts go to the people you want it to.

And if you have specific wishes for your funeral, it makes it easier for loved ones if you state these clearly in your Will. For example, where you would like your ashes scattered, or donations instead of flowers to your favourite cause.



Glossary of legal terms

Legal jargon can be confusing, so we've written the guide below with some of the terms you're likely to hear when making your Will.

Beneficiary A person or organisation who receives a gift in a Will.

Bequest or Legacy A gift in a Will.

Codicil An amendment or addition to a Will that has already been made.

Estate All your possessions, property and money.

Executor A person chosen by the person making the Will who will sort out their affairs and carry out their instructions after their death. This is usually a close friend, a family member or a solicitor.

Inheritance Tax The tax that is applied on your estate. If your estate is worth over £325,000 then you will pay tax of 40% over that amount. Gifts to charities are exempt from this tax.

Intestate Dying without a Will.

Letters of Administration When a person dies without a valid Will, letters of administration are applied for to allow their estate to be administered.

Pecuniary bequest A gift of a fixed sum of money.

Power of Attorney A Power of Attorney (POA) is a legal document that allows someone to make decisions on your behalf during your lifetime. There are two types. Ordinary POA which is only valid if you have the mental capacity to make decisions. A Lasting POA is still valid if you have lost the mental capacity to make decisions. For more information see gov.uk/power-of-attorney.

Probate	The process of proving a Will is valid. A grant of probate allows the executors to sort out the affairs of someone who has died and left a Will.
Probate Registry	The body responsible for the administration of probate and letters of administration.
Residuary bequest	A gift from what remains of your estate once all other gifts and costs are paid. The gift can be the whole of the residue or part.
Residue	The sum left when all other gifts, debts and taxes are deducted.
Restricted Legacy	When an individual includes a gift within their Will to a charity where there is a restriction placed on its use (i.e. I give £5,000 to the Guildford Branch of St John Ambulance).
Reversionary bequest	A gift that is left to someone to use for their lifetime (the life tenant) which is then passed on to someone else.
Reversionary beneficiary	A person who receives a gift after the life tenant.
Specific bequest	A gift of a particular item such as jewellery or a property.
Trust	Where money or property is held on behalf of another person (the beneficiary). For example if the beneficiary is a minor.
Will	A legal document drawn up and signed stating how you wish your estate to be distributed after your death.

Thank you

We have a team of dedicated people who are experts in Wills and why they are so vital to our work. So if you have more questions, please do get in touch.

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Or if you want to know more about what we do and our latest news you can visit our website:

sja.org.uk



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