



***A gift in
your Will helps
pets when
they're ill***

pd**sa**
HELP A VET HELP A PET



**Help
thousands
of pets stay
healthy and
happy**

**Jan
McLoughlin
and Bobby**

2

A message from PDSA's Director General

Thank you for thinking about leaving a gift in your Will to PDSA, the UK's leading veterinary charity. By including a gift in your Will to PDSA you will leave a lasting legacy to improve the future health and welfare of thousands of pets in our care. In many cases, you will be saving lives.

At PDSA we believe that every pet deserves to live a happy and healthy life. We know that owners love their pets and hate to see them suffer. But sometimes owners just can't afford the full cost of preventive and emergency care their pets need. That's where we come in.

We touch the lives of more pets and their owners than any other animal charity in the UK today. Founded nearly 100 years ago, we've given more than 100 million treatments to over 20 million pets.

It costs £60 million to provide our veterinary care each year. Every penny comes from people like you who generously support us. This kindness is a testament to the pet-loving nation we are.

We rely on gifts in Wills to go on funding our vital services: preventing illness, educating owners and providing treatment.

After providing for your friends and family, I hope you'll consider including a gift in your Will to PDSA. Your support really matters to the pets we help.

Thank you

A handwritten signature in black ink that reads "Jan McLoughlin". The signature is written in a cursive, flowing style.

Jan McLoughlin
PDSA Director General

Freephone **0800 591248**

We've come a long way,

almost 100 years in fact!

PDSA was founded in 1917 by animal welfare pioneer Maria Dickin, CBE. Horrified by the dreadful state of animal health in London, she made it her goal to bring lifesaving care to animals whose owners were unable to afford the services of a private vet.



1917

Maria Dickin opened her free 'dispensary' in Whitechapel on Saturday 17 November – it was an immediate success.

1923

Within six years Maria had designed and equipped her first horse-drawn clinic and a fleet of mobile dispensaries was established.

1929

The Busy Bees children's club was launched nationwide to educate children on how to care for their pets.

1937

PDSA's free veterinary treatments surpassed the one million milestone. By now we were operating 17 clinics around Britain.

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1960

We opened our first purpose-built Pet Hospital in Nottingham.

1981

We formed partnerships with private vets to provide PDSA-funded treatments in communities without our veterinary cover and no PDSA Pet Hospital.

2006

Belfast Pet Hospital opened its doors marking the start of free PDSA treatments throughout the whole of the UK.

Today

We run 51 Pet Hospitals, treating 5,000 pet patients every working day; costing £60 million a year. All thanks to people like you. With your help we hope to be here for at least the next 100 years.



£2,500

*contributes
to the running
of a PDSA Pet
Hospital for one day,
helping sick pets
to get back on
their paws*



An introduction to gifts in Wills

Including a gift in your Will to PDSA will make a big difference to the future of thousands of pets across the UK. It's your chance to leave a lasting legacy and show your love for pets, helping us to prevent animal suffering.

Our veterinary service is a vital lifeline to thousands of worried pet owners. They love their animals, but their circumstances mean they can't afford private vet bills.

Many owners contribute what they can to the cost of treating their pets and our dedicated supporters kindly donate through our shops and appeals.

But it's mostly thanks to the kindness of people who have chosen to include a gift in their Will to PDSA that we can carry on our vital work. You see, gifts in Wills are hugely important to us.

Gifts in Wills enable us to:

- Provide veterinary care to two out of three of the 470,000 pets treated in our Pet Hospitals.
- Employ our 1,000 strong veterinary team of dedicated vets and nurses.
- Buy surgical instruments, bandages and medicines to help poorly pets heal.
- Educate pet owners about preventable illnesses and unnecessary death of pets.

Gifts in Wills save pets' lives.

What we do

At PDSA our aim is to help ensure a lifetime of wellbeing for every pet.



We do this by:

- Preventing illness, suffering and unnecessary death of pets.
- Educating people about the welfare needs and value of pets.
- Treating sick and injured pets needing our help within communities across the UK.

We have 51 Pet Hospitals across the UK and in communities with no PDSA Pet Hospital we work in partnership with private vets.

PDSA provides more veterinary treatments than all UK pet charities combined.

By educating owners, preventing disease and treating sick and injured pets, we improve pet wellbeing in a very special way.

Gifts in Wills fund two out of three pets treated by our vets and nurses.

We've helped – Skie

Skie was treated by PDSA after swallowing the bell from her collar.

Three-year-old Skie was brought into her local PDSA Pet Hospital by her owner Elsie.

Skie was really quite poorly; she had been sick and was completely off her food. An x-ray revealed a metal object in her stomach so our vets operated immediately and retrieved the bell from her collar!

Skie made a full recovery and bounced back onto all four paws almost immediately.

Elsie said 'I am so grateful to the vets and nurses at PDSA. Even though Skie had only been away for one night, I was delighted to have her home safe.'

Gifts in Wills enable PDSA to help keep people and pets like Elsie and Skie together for longer.



Why do you need a Will?

Having a Will means that your wishes will be carried out as you would want when the time comes.

If you don't make a Will, you die intestate, which means laws of intestacy decide what happens to your property and possessions.

Quite simply, no Will means no choice. That's the blunt truth.

An up-to-date Will ensures that the things you hold dear are passed to the people you love and causes you believe in.

Making a Will gives you complete peace of mind. The last thing any of us wants is for our loved ones to have to deal with stressful issues because we didn't make a Will or perhaps even worse left it too late to update an existing one.

Remember, it's not enough just to make your wishes known or even to write them down. Only a properly drawn-up Will is recognised by law.



We provided 2.3 million free veterinary treatments last year.

Intestacy rules in England and Wales

Here are the intestacy rules in a simplified form:

Married or have a civil partner and children

- Spouse/civil partner gets the first £250,000 plus half the balance and personal belongings.
- Children inherit half the balance over £250,000 immediately.

Married or have a civil partner, but no children

- Spouse/civil partner gets the whole estate.

Children, but no spouse or civil partner

- Children inherit everything in equal shares.

No spouse, civil partner or children

- The estate is shared by parents if they are still alive. If not, it goes to the closest relatives in the following order: brothers and sisters, nephews and nieces, brothers and sisters of half blood and nephews and nieces of half blood, grandparents, uncles and aunts, cousins, uncle and aunts of half blood and then cousins of half blood.

No living close relatives

- The whole estate goes to the Crown.

Freephone **0800 591248**



Easy steps to making a Will

Getting your Will written needn't be as daunting as you may at first think. We recommend you seek the services of a solicitor to have your Will written. Writing your own, even with a Will pack, can be risky because probate law, inheritance tax and the language used are not always straightforward.

If all the required legal procedures aren't followed, you could inadvertently make your Will null and void.

We can help you find a solicitor

If you don't have your own solicitor, PDSA's Legacy Team can provide a list of reputable firms in your area. Please phone **0800 591248** or, alternatively, visit pdsa.org.uk/solicitors

470,000 pets are treated by our
vets and nurses every year.

Making your Will – Before you seek professional advice

Be prepared with the following:

- A list of all your assets with rough estimates of what they are worth.
- A list of any outstanding debts you may have.
- A list of beneficiaries, including any charities and their registered charity numbers, you would like to include in your Will.

Ideally you should also:

- Decide who you would like to be your executor/s. That's the person or people who will make sure the instructions in your Will are carried out. We may be able to take on this responsibility – see page 15 for further information.
- Choose guardians for your children if they are under 18. However, make sure you discuss this with the potential guardians first.
- Give instructions as to who should care for any pets you own.
- Decide whether you would prefer burial or cremation.
- Indicate whether you would like flowers at your funeral or whether you would prefer donations to go to a charity, such as PDSA.

Once your Will has been written and you are happy that it reflects your wishes, it needs to be signed by you and witnessed by two other people, all in the presence of each other. A witness must not be a direct family member (this includes your spouse/civil partner), your executors or a beneficiary in your Will.

Your solicitor will be able to arrange suitable witnesses on your behalf.



£1,000

*could
help towards
the cost of
an ECG used to
diagnose heart
conditions in
pets*

How PDSA can act as your executor

For many people, choosing who will act as their executor/s is often quite a difficult and worrying task.

At PDSA we have a great deal of experience in the administration of estates. As long as your Will is simple and contains no trusts, we may be able to help. We often act as executor for supporters who have been kind enough to leave a share of their estate to us.

By appointing PDSA, you can be sure that all appropriate steps will be taken to carry out your wishes efficiently and sensitively.

If you would like to discuss how PDSA can act as your executor, please phone our Legacy Team on **0800 591248**.

An executor is someone you appoint to carry out the instructions in your Will.

Keep your Will up to date



It's important that your Will states your wishes, protects your loved ones and can be found. With taxation and personal circumstances changing more frequently, many people update their Wills regularly.

If you want to make a simple amendment to an existing Will, usually all you need to do is add a codicil. It's like an appendix and can be used to make specific changes or additions, such as replacing an executor or including a new beneficiary, while leaving the remaining instructions untouched.

A codicil needs to be signed and witnessed in the same way as a Will. Once this has been done it should be stored with (but not attached to) the original Will to which it relates.

If you want to make numerous changes to your Will, it may be advisable to write a completely new one with the help of a solicitor.

We can send you a blank codicil form and easy-to-follow instructions on how to complete it. To request one, phone our Legacy Team on **0800 591248**.

A codicil is a separate document that makes a change or addition to an existing Will.

Let your Executor know where your Will is stored

We've teamed up with Certainty, the National Will Register and Will search service, to provide you with free Will registration if you include a gift in your Will to PDSA.

Certainty is used by the legal profession and endorsed by the Law Society.

It's essential that your executor/s and loved ones know where your most up-to-date Will is stored. Registering your Will with Certainty ensures it isn't overlooked, lost or untraced and ensures, as far as possible, that your Will is administered in accordance with your wishes.

To register your Will with Certainty, visit www.certainty.co.uk/pdsa and enter redemption code '**pdsa5000**' when prompted.

It's advisable to keep a copy of your Will with your personal papers at home, and the original Will and any codicils should be placed together in safe custody. We can help alleviate any concerns you may have about the safety of your Will by storing it in our safe at our Head Office.

Please phone our Legacy Team on **0800 591248**.



pd@sa
DON'T VET HELP A PET

£650

*could help
towards the
total cost of
treating a cat
shot by an
airgun*

Case Study – Charlie

Charlie was saved by PDSA vets after eating fairy lights.

Charlie had a lucky escape after eating his family's Christmas fairy lights. PDSA vets x-rayed Charlie which showed the tangled remains of the Christmas decorations in his stomach. They would have proved fatal if not removed.

Charlie was rushed into the operating theatre at his local PDSA Pet Hospital to have the life-threatening lights removed. Charlie is now back at home, much to the delight of his family.

Gifts in Wills fund two out of every three free treatments provided by PDSA and are vital to pets like Charlie.



Inheritance tax

No one likes to pay tax, but many people leave large sums of money to the taxman when they die.

Financial advisers refer to Inheritance Tax as a 'voluntary tax' because, unless you take steps to reduce liability, you effectively volunteer to pay it.

Inheritance Tax is currently charged at 40%. If your estate is going to be affected by Inheritance Tax, you can reduce the amount that is taxable in two ways:

1. Any gift you leave to charity will be deducted from your estate before any tax liability is calculated.
2. You can reduce Inheritance Tax from 40% to 36% if you leave 10% or more of your net estate to charity.

In association with reputed solicitors Withers, we've produced a summary booklet about Inheritance Tax, which will give you a good insight into the subject. To obtain your copy, please phone our Legacy Team on **0800 591248**. Alternatively, visit pdsa.org.uk/ihf to download a copy.

For detailed guidance on your individual circumstances, it's wise to consult an independent financial adviser.

The right wording to include PDSA in your Will

If you decide to include a gift in your Will to PDSA, please use the recommended form of wording given in one of the following paragraphs:

Residuary gift

I give XX%/ the rest of my estate after payment of funeral and testamentary expenses and debts to my Executor(s) in trust for The People's Dispensary for Sick Animals of Whitechapel Way, Priorslee, Telford, Shropshire TF2 9PQ, Registered charity no. **208217** and Scottish Registered charity no. **SC037585**, absolutely for its general charitable purposes and I direct that the receipt of the Director General or other proper officer for the time being of the said Society shall be a sufficient discharge for the said monies.

Pecuniary gift

I give to The People's Dispensary for Sick Animals of Whitechapel Way, Priorslee, Telford, Shropshire TF2 9PQ, Registered charity no. **208217** and Scottish Registered charity no. **SC037585**, the sum of XXXXX pounds, £XX free of Inheritance Tax for its general charitable purposes and I direct that the receipt of the Director General or other proper officer for the time being of the said Society shall be a sufficient discharge for the said monies.

If your specific needs are not covered by these forms of wording or you wish to leave a specific gift, such as a property, please contact our Legacy Team for further guidance.

Freephone **0800 591248**

Frequently asked questions

How much does a Will cost?

The average cost of writing a simple Will with a reputable solicitor is around £200, depending on where you live.

Can I write my own Will?

Writing your own Will, even with a DIY Will pack, can be risky because probate law, inheritance tax and the language used are not always straightforward. If you don't follow all the required legal procedures, you could inadvertently make your Will null and void.

Who will tell PDSA when I've passed away?

Usually your executor would inform us of your death and the administration of your estate would then begin.

We suggest you tell friends, family or neighbours, even your doctor, who your executor is. If we're your executor, please place our contact details with your documents at home, where they can be easily found.

To ensure information about your estate is clearly available for your executor, it is advisable to complete a PDSA Estate Pack. You can list key contacts and provide information, such as where important documents are stored, what provisions you have made for your pets, and your funeral wishes and plans. *To request a copy, please call the freephone number below.*

Can PDSA clear the contents of my house when the time comes?

We would recommend that you instruct your executor to arrange for the contents of your home to be sold and the proceeds then donated to PDSA if that is your wish. We don't operate a house-clearance service, although our stores are grateful for donations of clothes, books and bric-à-brac items. We also have contacts with auctioneers and jewellers who can deal with higher-value items on our behalf.

Are there any steps I can take to reduce the chances of my Will being challenged in court?

The best way to ensure that your Will can withstand a legal challenge is to have it drawn up by a solicitor. Many challenges are brought by people who are surprised by a Will's contents. They may not believe that the Will represents the person's genuine wishes if they do not understand them. Therefore, it is often a good idea to explain, perhaps in a letter signed at the same time and kept with the Will, why you have chosen your beneficiaries.

Freephone **0800 591248**

A closer look at our work

Would you like to see first-hand the important work a gift in your Will could help make possible? We'd love to meet you and share with you what we do and why our work is so special.

Come along, find out more about PDSA and ask us any questions you have about our work or writing a Will. We can arrange for you to visit one of our Pet Hospitals where you'll be able to see behind the scenes.

If there isn't a PDSA Pet Hospital in your area we may be holding one of our larger events at a local venue soon.

To arrange a visit and discuss how to give something back with a gift in your Will, please phone our Legacy Team on **0800 591248**.





£2,000

*will help
stabilise a dog
with diabetes
during its
lifetime*

A glossary of legal terms

Here's an explanation of the legal terms you may come across while making or amending your Will.

Beneficiary A person, charity or organisation who receives a gift from your Will.

Codicil A separate document that makes a change or addition to your existing Will.

Estate Your assets at the time of your death.

Executor Someone you appoint to carry out the instructions in your Will.

Intestate A person dying without having made a Will.

Intestacy Rules The law that decides who inherits your estate if you die without a Will.

Legacy A gift in your Will.

Pecuniary Legacy A gift of a fixed sum of money.

Probate The procedure that establishes the validity of a Will so that the executors are authorised to administer your estate.

Residue What is left of your estate after all other gifts have been paid and all debts, taxes and expenses settled.

Residuary Legacy The gift of all or a percentage of the residue of your estate and the most valuable kind of legacy to PDSA.

Testator/Testatrix The person making the Will.

Trustee/s The person, or people, you appoint to look after any part of your estate that you leave in a trust.

Witness A person who witnesses your signature and who cannot benefit from a gift in your Will.

Freephone **0800 591248**



Your promise to PDSA

If you have included a gift in your Will to PDSA, thank you so much.

By promising to help us with a gift in your Will you are helping to ensure a future for PDSA and the pets we treat. So, together we can provide well-being for all pets throughout their lives.

Of course it's not legally binding but, if you could, please do tell us about your gift to pets by returning the enclosed promise card. Please be assured that any information you choose to disclose through our promise card about your Will, or the gift you have included in it to PDSA, will be treated with the utmost respect and in the strictest confidence.

Thank you



- **2.3 million** free veterinary treatments
- **440,000** preventive treatments
- **470,000** pet patients
- **51** dedicated PDSA Pet Hospitals
- **380** PDSA Pet Practices
- With **you** we make **one** amazing team



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