



LEGACY INFORMATION BOOKLET

ANSWERING SOME
IMPORTANT QUESTIONS



YOU'RE NOT ALONE



**ALONE
IS A SPECIAL
IRISH CHARITY THAT
WORKS TO MAKE OLDER
PEOPLE'S LIVES BETTER**

In line with our founders' vision in the 1970's our belief is that older people in Ireland have a right to live independently at home for as long as they wish.

We offer independent advice and help, and all services provided by ALONE are confidential, non-judgmental, and non-denominational.

ALONE's unique difference is our network of volunteers who support older people by regularly visiting them at their home and offering them company, friendship, and support.

By remembering ALONE in your will yours will be a true legacy of goodness.



**A legacy to ALONE in your Will
is a lovely way to show that you
care for the wellbeing of older
people in our society**

Dear Friend

We are asking that you consider leaving a legacy to ALONE in your Will. A legacy no matter how small can help us deliver our services for older people in the longer-term.

If you are considering leaving a gift to ALONE in your Will we would love to hear from you so that we can thank you personally. We'd also be happy to help you with any information you need about our work.

By way of encouragement at this early stage can I tell you that you'll be surprised at how straightforward it is for you to leave a legacy to ALONE in a Will. And even if you have already made a Will you can easily update it and include a bequest to ALONE.

Please remember when you are making your Will that your family and loved ones should always come first. To this end, our advice to you is that you always seek professional advice from a solicitor when making your Will.

You are always welcome to contact us directly by email legacy@alone.ie at any time . We answer your questions and give you all the help and advice that we can.

If you'd like to meet our legacy manager or talk to her by phone, to discuss how best you can help ALONE in your Will then please contact us on **01 567 5679**

Yours sincerely

**The Legacy Team
ALONE**

THREE DIFFERENT TYPES OF WILL GIFTS

Once you have taken care of your loved ones in your Will you may decide to leave the balance of your assets, or a part of this balance to ALONE

1. A RESIDUARY BEQUEST

With the help of your solicitor the words you need in your Will to leave a Residuary Bequest to ALONE are:

I give to ALONE (Registered Charity Number:20020057/CHY 8259) all (or a %) of the residue of my estate whatsoever and whosoever, and I direct that the receipt of the Treasurer, or other officer, for the time being of the said organisation shall be a full and sufficient discharge of the same.'

Alternatively, you may decide to leave a specified amount of money to ALONE in your Will.

2. A PECUNIARY BEQUEST

With the help of your solicitor the words you need in your Will to leave a Pecuniary Bequest to ALONE are:

I give the sum of €..... to ALONE (Registered Charity Number:20020057/CHY 8259) and I direct that the receipt of the Treasurer, or other officer, for the time being of the said organisation shall be a full and sufficient discharge of the same.'

You may also choose to leave a specific item: jewellery, stocks, shares, furniture, pictures, antiques etc.

3. A SPECIFIC BEQUEST

Your solicitor will advise you how best to include a Specific Bequest in your Will of a gift to ALONE.

IMPORTANT QUESTIONS ANSWERED FOR YOU

Q. How do I start making a Will and when should I start?

A. Ideally, you should start now. If you go to page 6 of this booklet you'll see our four different stages of making a Will.

Q. If I make a Will now, can I change my mind later?

A. Yes! You can change your Will at any time you wish. Your solicitor can help and advise you about all matters relating to your Will.

Q Is it good to leave a gift to charity in a WILL?

A. Yes. Giving money to charity in your Will is a great way for you to leave a positive legacy for the future. As we say on the front cover of this booklet it's a lovely way for you to ... let your goodness live on.

Q. If I leave a legacy in my Will to ALONE will it be taxed?

A. No. Because ALONE is a registered charity, the charity will receive your legacy tax-free.

Q I already have a Will, can I amend it now to include a gift to ALONE?

A. Yes! If you already have a Will, it's easy to amend it at any time to include a gift to ALONE. Minor changes like this do not require a new Will, as an existing Will can be amended by completing a codicil, which your solicitor will help you draw up.

Q. Can I leave a legacy to more than one charity in my Will?

A. Yes, of course you can. Your solicitor can help and advise you about this.

Q. May I donate to ALONE while I am alive, as well as leaving a legacy gift in my Will to ALONE after I die?

A. YES! Indeed, you may. We have constant demands on our limited resources, and we will be eternally grateful to you for every help you give us.

FOUR SIGNIFICANT STAGES IN MAKING A WILL

✓ STAGE 1 | Solicitor

Decide on a solicitor to advise and help you to make your Will. If you don't already use a solicitor, talk to your family and friends, and see if they can recommend one to you. The Law Society of Ireland operates a free online 'find a solicitor' service which includes details on how to Get-A-Quote. You can access this information on: www.lawsociety.ie/Public/Get-a-Quote/Making-a-will

✓ STAGE 2 | Listing assets and liabilities

Before you meet the solicitor it's best that you make a list of your main assets and put an approximate value beside each of them. Your assets might include property, money, savings, car, insurance policies, stocks, shares, furniture, pictures, jewellery etc. Add them all up and get an approximate value of your total assets.

Next, make a list of all your liabilities such as a bank overdraft that has to be paid back, any amount of money still to be paid back on your mortgage and other loans, credit cards etc. Add these all up and get an approximate value of your total liabilities.

See pages 9 and 10 for help in making these two lists.



✓ STAGE 3 | Decide on Executor(s)

Consider who you would like to look after your financial affairs when you die and ask him/her/them if they are willing to become your executors. It's often said that it's best to have more than one executor. Make sure you have agreement in advance from your appointed executors before naming them in your Will.

✓ STAGE 4 | Decide how your assets are to be divided

Decide how you would like your assets divided in your Will. Please remember when you are making your Will that your family and loved ones should always come first. If you wish to include a specific bequest in your Will, such as gifting a piece of jewellery to a family member or a specific amount of money to a charity such as ALONE, your solicitor can advise and help you with important matters such as these.



THREE TIMELY THINGS TO **KEEP IN MIND**

1

Remember, if you already have a Will, ***you can easily update it at any time*** with a codicil with the help of your solicitor. A codicil is an extra clause added to a Will and could, for example, include your instructions in your Will to make a gift to ALONE. Your solicitor can advise you about this.

2

Make a clear note about the time when your Will has been prepared, where the final copies are kept (usually with the solicitor) and the name(s) of your Executor(s). Leave this note in a place where this important information can easily be found after your death.

3

From time to time it's important to ***review your Will*** with a solicitor, particularly if there is a significant change in your circumstances like the death of a spouse, getting married, buying a new home, having a baby or if you are about to retire.

Remember if you have any questions you are always welcome to talk to us in confidence on 01 567 5679

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A PROMISE WE ARE PROUD TO COMMIT TO



Séan Moynihan
Chief Executive, ALONE



ALONE recognise that your Will, and the process of you making your Will, is something that is absolutely personal and private to you.

That's why, we solemnly promise you that we will respect your privacy at all times.

We understand that the welfare of your family and your loved ones must always come first... every time!

ALONE works with thousands of older people across Ireland and makes an increasingly important contribution to the welfare of older people in Irish society.

The key to our success lies in the fact that we have developed all our support programs with the active and ongoing participation of older people and have carefully coordinated them to support the diverse needs that older people in Ireland have today.

That's why we actively encourage you to please remember ALONE in your Will.

As a charity that knows the value of money and understands only too well how difficult it can be to earn it ***we solemnly promise you:***

***That we will use your gift as carefully,
and as cost effectively as possible, so that it
brings the maximum amount of benefit to as
many older people in need in Ireland.***

That's a promise that we'll be proud to deliver on for you.

A handwritten signature of Séan Moynihan in black ink, written in a cursive style.

Seán Moynihan

WHEN YOU
HELP ALONE YOU'RE
HELPING OLDER PEOPLE
LIKE MARGARET
AND JOE

**“For fifteen years I didn't
laugh or have a real conversation
with anyone.”**

SAYS **MARGARET**, WHO IS 79

Her only friend was a lady that she bumped into at the bus stop occasionally. Her life wasn't always like this. Before she retired she worked in a busy office. She had many friends, and enjoyed an active social life.

Margaret is now matched with a trained ALONE Befriending volunteer and says “I now look forward to every Monday when my volunteer, Amy, visits me. I always feel ten feet taller after she visits. It's so lovely to see a friendly face.”

“I can't put into words the difference Amy's visits make. They mean everything. With ALONE, I now have a real friend. And if I need anything at all I can call ALONE. My story comes from the heart, and I cannot thank ALONE enough for all the goodness they have done for me.”



**“I have so much to thank
supporters of ALONE for.”**

SAYS **JOE**, WHO IS 63

After his marriage broke down, Joe went through a difficult time, lost his job, and ended up living on the streets. He tells us “I was living rough for a year or two. Then I moved between hostels for a few years. But it was the loneliness of it all that nearly killed me.”

When Joe moved into his new home he felt it was the beginning of something good. He was matched with an ALONE Befriending Volunteer, David, two years ago and it has made a huge difference in his life. Joe tells us that

“ALONE's Befriending guarantees really open your eyes. I am happier than ever; my health is improving, and I know that I have so much to thank all the supporters of ALONE for... thank you... and thank you again.”

THANK YOU FOR CONSIDERING **ALONE** IN YOUR WILL



By making a donation to ALONE in your Will you will be helping us to continue our work and your goodness will truly live on.

For any more information or advice don't hesitate to get in touch by phone on **01 567 5679** or send an email to **Legacy@alone.ie**

To make a donation right now by phone please call us on **01 567 5679**



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www.alone.ie