Gift in Wills



A gift of true compassion

HEART OF POSITIVE AGEING

Bolton Clarke



Australia's largest independent not-for-profit aged care provider, here for you.

Support that makes a positive difference

You are a vital part of our story — a story of practical, hands-on compassion that enables thousands of Australians every day to live fuller, more independent lives.

Your support continues to help provide much-needed services to our communities nationwide. Last year alone we made over four million visits that have allowed people to remain at home and stay connected to family and friends, while still receiving the support and reassurance they need.

Receiving gifts in Wills is a major source of financial support to Bolton Clarke — support that helps continue to deliver care and assistance to future generations.

This booklet provides information to consider when making a Will so that you can provide for the ones you care about and, should you choose to do so, include a gift to Bolton Clarke.

More than ever, right around the country we see the growing need for the work your support makes possible. You are truly at the heart of everything we do.

Thank you from all of us at Bolton Clarke

How your gift will help

Your gift helps us to continue our work providing care and support to thousands of Australians every day. Our clients and residents originate from more than 168 countries and speak more than 133 languages.

It enables us to plan for the future by developing ways to improve our services through technology and innovative care solutions.

Your help will fund the essential work of the Bolton Clarke Research Institute, which collaborates with health services and Australian universities to support health, wellbeing and independence for older Australians.

You will also help clients experiencing financial hardship to stay independent through the Good Samaritan Fund, which pays for essential items ranging from vacuum cleaners and fridges to compression pumps, dietary aids and assistive equipment.



Our promise to you

- We will help you understand the importance of making a Will and provide you with information to assist you in the process.
- We promise to use your gift as intended.
- We will always respect the confidentially of your decision to leave a gift in your Will to us and we will never share its contents with others.
- We understand that your family and loved ones must come first.
- We will use your gift carefully so it will have the greatest impact.
- We understand your Will is very personal but, should you choose to leave a gift to Bolton Clarke, we'd love to know about it so that we can thank you.

Gary's story

When I retired 10 years ago my wife and I thought that we would live in our home forever. After living in our home for 33 years we decided it was time to consider a move into something that suited our current lifestyle.

We are delighted with our new home at Sunset Ridge retirement village in Emu Park, which gives us independence within a caring Bolton Clarke community. It is comforting to know that sometime in the future additional support will be available should we need it.

My wife and I have decided to leave a gift in our Wills to Bolton Clarke so that others can enjoy the wonderful facilities and support that we are experiencing at Sunset Ridge. Bolton Clarke has become a very important part of our lives. We feel truly blessed.



Many of our supporters have generously chosen to include Bolton Clarke in their Will.

The difference you make

Bequests have a profound impact, enabling us to continue delivering much-needed services while also providing us with the ability to expand our services to meet the increasing health care need in the community. Betty is one of these generous supporters.

Betty's story

Betty's first contact with Bolton Clarke goes back to the days when her own mother was ill. When her mother became increasingly frail, she met several of our nurses who were there to help. Betty was struck by their dedication, kindness and professionalism.

Twenty years later, Betty's husband Roy was at home living with prostate cancer. Roy had a strong will, a fierce spirit and remained positive right to the end.

During Roy's illness he had constant visitors. Friends loved being with him to hear his stories and share his laughter. And throughout his illness at home, one of the constant bright spots, every few days, was visits from his nurse, Emma.

"Emma was just wonderful," says Betty. "She was like a breath of fresh air every time she arrived on our doorstep — always bright, always positive, always caring."

"As a qualified nurse, not only was Emma fantastic for Roy, she was an outstanding help and support for me as Roy's on-site carer."

"Even with outstanding family support, caring for someone you love who is progressively going downhill can be a lonely and isolating responsibility, and Emma helped me carry the load with practical advice and many helpful hints."

Seeing the dedication of Emma and the support team, who gave so much to Roy, led to Betty including a gift to Bolton Clarke in her Will.

"It is nice to think you can give something back," affirms Betty, who is now a retired office manager and spends much of her time enjoying nature and the sea at Noosa.

It's good sense to have a Will

A Will is a formal written set of instructions explaining what you want done with your assets (property, money, possessions) after your death.

Your Will is a document that clearly sets out:

- What assets you have
- Who you would like to leave these assets to
- How you would like to give these assets

Every adult needs a Will

If you pass away without making a Will, you are said to have died 'intestate'. Many people do not make a Will because they believe that all of their assets will automatically pass to their next of kin. However, this outcome is not guaranteed.

If you do not make a Will during your lifetime:

- You will be unable to express your wishes for your funeral and your preference for either burial or cremation.
- Your estate will be administered by someone not chosen by you.
- Your Executor ensures that all your affairs are in order, including arranging your funeral, paying your debts, calling in and distributing your assets. Your Executor should therefore be someone who is honest, trustworthy and organised. You are in the best position to select the most appropriate person in your life to assume this role.
- Your assets will be distributed to your family members in a manner which is not of your choosing. Instead, the rules of intestacy of your relevant State will apply. This distribution may be contrary to your wishes.
- Your estate will be unable to benefit charities you may have supported during your lifetime. This is because the rules of intestacy will apply. The legal process of administering your estate may be long, complex and sometimes expensive.

A Will should state clearly what your intentions are and provide peace of mind that your intentions will be carried out.

Making a valid Will

We highly recommended that you seek professional legal advice when preparing your Will. Many trustee companies also offer Will preparation at little or no fee, provided the company is appointed as executor of your estate.

It is important you know the true value of your estate. This may include:

- Your home and other property
- Your finances — bank accounts, shares, insurance policies, superannuation
- Other property — cars, jewellery, other valuables

Discuss your Will with your family. Their prior knowledge can help to avoid later misunderstandings.



Audrey's story

I updated my Will recently. For many years I helped raise funds for Bolton Clarke through their auxiliary. In my Will I made provision for 2% of my estate to be given to Bolton Clarke. My family fully supports my decision and I'm glad to be able to continue my charitable giving into the future.

Some tips on making a Will

Appoint an Executor.
The Executor is the person chosen by you to handle your affairs after your death. It may be your spouse, a relative, your lawyer or someone else you trust. Your Executor may also be a beneficiary (see Helpful terms).

Seek professional advice.
We recommend seeking professional advice from a person experienced in Wills preparation. By doing so, it will give you peace of mind to know that your Will has been prepared correctly.

Be cautious about home legal kits.
While 'home legal kits' are available and less expensive than professional legal advice, they often can cause legal issues if not used correctly as their wording may not be accurate and, in some cases, not legally binding. These legal issues may result in your Executor being required to seek the advice of the Court, which is a lengthy and expensive process.

If you have a complex estate, consider talking to a succession law specialist.
A succession law specialist is a solicitor who has been accredited by your State's law society as an expert in the field of succession law (otherwise known as wills and estates).

Store your Will carefully.
Store your original Will in a safe place, preferably in your solicitor's safe custody records or your bank's safety deposit boxes. Your solicitor will usually not charge to keep your Will in their safe custody records. Keep a copy of your Will in a safe place at home, and give a copy of your Will to your Executor.

Review your Will on a regular basis.
Make sure that your Will reflects your wishes accurately by reviewing it regularly (for example, every three years). Update if you deem necessary.

Sign your Will properly.
Make sure that your Will is signed and dated by you in the presence of two independent witnesses.

Remember you can make a new Will.
If your intentions change, you can make a new Will at any time.

Spouses and partners should have their own separate Wills.
Always seek legal advice in the event of separation or divorce.

Should you decide to include a gift in your Will to Bolton Clarke, we would be truly honoured. We recommend that you discuss this matter with your immediate family.



Joan's story

I first became aware of Bolton Clarke several years ago when they cared for my aged mother who was living on her own at home.

I have included several charities in my Will. Most provide health and community care overseas to poor or war-torn countries. But I think it's vital to assist services at home here in Australia too. Bolton Clarke is so important to all the community, not only to the aged — I think recently of a young neighbour who was cared for by Bolton Clarke after leaving hospital.

I am a retiree, one of the ageing population we hear so much about. I hope my bequest will assist not only the continuation of this wonderful service but also the capacity of Bolton Clarke to undertake new initiatives in healthcare.

Including a gift in your Will

We realise when making a Will the first thing you want to do is make sure those you care about are looked after. Alongside this important duty, you may also want include a gift to your favourite charities.

Here are some ways you might like to consider leaving a special gift to Bolton Clarke through your Will:

- A specific sum of money.
- A gift that will take effect on the passing away of your spouse. This allows for your spouse to enjoy the full benefit of your estate during the remainder of their lifetime.
- A percentage of your residuary estate (for example, 5, 10 or 20%). Your residuary estate is what is remaining following payment of your debts and distribution of the gifts you have made to other beneficiaries.

Your Will is a very personal document. However, if you choose to leave a gift to Bolton Clarke we'd love to know about it so we can thank you for your generosity.

Please be assured that all information received by Bolton Clarke is treated with strict confidentiality. If you'd like to discuss anything in confidence, please call on 03 9814 2766.

Getting the wording of your gift to Bolton Clarke is important.
The wording provided below, may be of assistance.
If you have any queries, please consult your solicitor.

For residents of all states except Queensland

I give to Royal District Nursing Service Limited trading as Bolton Clarke (ABN 49 052 188 717), Level 1, 347 Burwood Highway, Forest Hill Vic 3131, for its general charitable purposes, free of all duties (*_____) (Choose the appropriate option from the list below) for which an authorised receipt from Bolton Clarke will be sufficient discharge for the executor(s) or trustee(s).

- *(insert your nominated percentage) % of my residuary estate
- *the whole of my residuary estate
- *the sum of $ (insert your nominated amount)

For residents of Queensland

I give to RSL Care RDNS Limited trading as Bolton Clarke (ABN 90 010 488 454) of Level3, 44 Musk Ave, Kelvin Grove Qld 4059, for its charitable purposes, free of all duties (*_____) (Choose the appropriate option from the list below) for which an authorised receipt from Bolton Clarke will be sufficient discharge for the executor(s) or trustee(s).

- *(insert your nominated percentage) % of my residuary estate
- *the whole of my residuary estate
- *the sum of $ (insert your nominated amount)

Helpful terms

General

Administrator
The person who is legally appointed to deal with your estate if you pass away without leaving a Will, or if the Executor you appoint is unwilling or unable to act.

Beneficiary
A person (e.g. family member) or organisation (such as Bolton Clarke) who is left an asset in your Will.

Bequest (or Legacy)
A gift (cash, property or other valuables) left in a Will.

Estate
The total of the assets you leave when you pass away.

Executor
The person or company you appoint in your Will to carry out your instructions after you pass away.

Intestacy
The name for the situation arising when someone passes away without making a Will.

Probate
The legal procedure which establishes whether or not you left a valid Will. When Probate is granted, the Will is said to have been 'proved'.

Residue
The amount remaining in your estate when all your debts have been paid and your specific gifts distributed.

Trust
The arrangement you may make in your Will for someone to hold your assets for the benefit of another party after your death (e.g. to provide for children or for an income for charitable use).

Types of bequests

Specific Gifts
Gifts of particular assets (e.g. property, houses, land, jewellery) given to a particular person or organisation.

General Gifts
Gifts of a specific amount given to people or organisations.

Residuary Gifts
Gifts of the remainder of your estate after the Specific and General Bequests have been distributed. Residuary Bequests can either be in the form of the whole of your residuary estate to a particular person or organisation or in specific shares or percentages to a number of persons or organisations.

Substitutionary Gifts
Gifts in which you can make provision in your Will that if any named beneficiary has passed away or decides not to accept the gift, a person or organisation will benefit.



We'd love to hear from you

If you would like more information about gifts in Wills, please get in touch. If you have already included Bolton Clarke in your Will, please let us know. We would love to thank you personally and keep you up to date.

We're here to help

03 9814 2766

fundraising@boltonclarke.com.au

boltonclarke.com.au

Bolton Clarke

HOME AND COMMUNITY SUPPORT • RETIREMENT LIVING • RESIDENTIAL AGED CARE

Bolton Clarke is the brand name for a group of companies being RSL Care RDNS Limited ABN 90 010 488 454, Royal District Nursing Service Limited ABN 49 052 188 717 and RDNS HomeCare Limited ABN 13 152 438 152.

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