

Using your employer's

Pension Scheme and Group Life Insurance

to make a gift to **St Nicholas** Hospice Care

A simple way to support us at no extra cost!



*because
you matter*

**St Nicholas
Hospice Care**

A Registered Charity No. 287773



Need to talk?

01284 766133

stnicholashospicecare.org.uk

Dear Pension Scheme / Group Life Insurance Member,

If you are a member of a pension or group life insurance scheme provided by your current employer, or if you have acquired a number of pension pots over the years, whether from personal or employers' contributions or a mix of both, you may have built up a fund of quite significant value.

Of course, we all hope to be able to enjoy a long and healthy retirement and a generous level of pension income. But what if you should die either before reaching pension age, or after you've begun to draw your pension, leaving money in the fund?

In that unfortunate event, your pension scheme's rules may provide for other benefits, for example:

- A pension to be paid to a surviving spouse or civil partner, or to a child or other dependant
- A return of the accumulated investment fund
- Payment of a lump sum on death (the "death benefit"), which is usually described as a multiple of your salary. Your group life insurance policy will almost certainly provide for payment of a lump sum death benefit in these terms

Your first priority, of course, will be to see that your loved ones are properly provided for. But if you've already taken care of your loved ones, or if there is no-one that you wish to receive any lump sums that arise, you might like to think about instructing the schemes' trustees to pay some or all of the death benefits to one or more charities of your choice – including St Nicholas Hospice Care.

How do I nominate a charity to receive a lump sum benefit?

It's very simple to arrange. Most pension scheme and group life insurance trustees will have pre-printed "Expression of Wish" forms available for the purpose of directing death benefits to those you wish to nominate. Your employer's Human Resources department is likely to hold stocks of such forms for your workplace schemes. For personal pensions or those acquired from previous employments you will be able to request a form

by telephone from the pension provider or, in some cases, download one from their website.

Simply complete the forms and return them to the trustees or pension provider, as appropriate.

How much of the death benefit should I nominate to a charity?

You may allocate any proportion of the death benefit you wish, from 1% to 100%. For example, you may direct 90% of the death benefit to your spouse and 10% to your chosen charity, or 25% each to two individuals – your children, say – and 50% to charity. It's your choice entirely.



Once I've nominated a charity, can I change my mind?

If you change your mind, or if your circumstances change, simply complete another Expression of Wish form with your new instructions.

How much will it cost me?

Nothing – the amount of any death benefit will be determined by the pension or life insurance provider according to the terms of the policy. Your contributions into the scheme won't increase; you're simply leaving to your nominated individuals and charities the amounts already built up in your various funds.

What else do I need to think about?

Completing an Expression of Wish form should be considered alongside other planning to protect your dependants in the event of your death, such as writing your Will (see footnote to page 4). You may wish to take financial advice to ensure that what you propose is sensible in your particular circumstances.

What do I need to tell my chosen charities?

As a gift from your death benefit doesn't need to wait for your executors to obtain probate (that is, to prove your Will), your gifts can pass to the charity quickly. It is a good idea to let the charity know and to leave a note with your Will so that your executors and solicitor don't inadvertently overlook the gifts when dealing with your Estate.

Why St Nicholas Hospice Care?

- Since 1984, we have been the only provider of free specialist end-of-life and palliative care to adults living in West Suffolk and Thetford
- We are an entirely independent charity and obtain no benefit from donations to national charities such as Macmillan Cancer Support, Marie Curie and Cancer Research UK
- We offer expert medical advice, pain relief and respite care to people with a wide range of long-term and life-threatening conditions, such as motor neurone disease, Parkinson's, dementia and respiratory illnesses, as well as to those with cancer
- Our nurses support people on our in-patient ward, at our day centre, in care homes, but mainly in our patients' own homes
- We offer occupational, complementary and cosmetic therapies, physiotherapy, and help with hair loss and breathlessness
- We support bereaved adults and children through a variety of means, including group therapy, counselling, remembrance services and support groups
- We educate and partner with care homes and hospitals to spread our knowledge and expertise

We need to raise £5 million each year from voluntary donations and gifts in order to offer this level of support. Please help us to support the next generation of Hospice patients by nominating St Nicholas Hospice Care on your Expression of Wish form.

How do I nominate St Nicholas Hospice Care?

When you complete your Expression of Wish form, you will need to include our:

Name	St Nicholas Hospice Care
Address	Hardwick Lane, Bury St Edmunds, IP33 2QY
Charity number	287773

Thank you!

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Footnote: Each June, local solicitors take part in our **Wills Weeks campaign** and prepare Wills for supporters in exchange for a donation to the Hospice instead of a fee. Contact 01284 715559 or nick.duncan@stnh.org.uk for details.

St Nicholas Hospice Care
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