



# *How to give the most important **gift** of all*

Your guide to leaving a  
gift in your Will



# Thank you for considering a gift to older people in your Will

As we get older, we realise that the most important things in life aren't 'things' at all. Instead we appreciate that good health, financial security and feeling valued by our family and community are much more valuable.

By including a gift to Age International in your Will – no matter how large or small – you will support older people around the world to live out their later years as they should.

Where older people struggle against ageism, your gift could help to fight for their rights. Where there is conflict or disaster, your gift could provide emergency aid. You could help older people to access doctors who understand their needs and provide appropriate treatment.

Where older people have no choice but to work just to survive, you could help provide a secure income through a pension. You could ensure the voices of older people are heard, understood and acted upon.

Older people have a right, as much as anyone else, to thrive, not just survive.

So thank you for requesting this information about leaving a gift in your Will. I really hope this is something that you will consider.

With best wishes,

*Alison Marshall*

Alison Marshall, Chief Executive

Phee Phaw Yay, 76, from Myanmar is reading to her granddaughter. Because of COVID-19, the military coup and the cost of living crisis, Phee Phaw Yay is struggling to put food on the table for her family. She relies on regular support from Age International to help buy basic food items such as rice, oil and beans. She also tries to save money for medical bills in case of emergency.



**Gifts in Wills have never been more important to help ensure we can be there for older people today and into the future.**

# More **powerful** when we work together

*“When we talk about how to address issues of older people, when we sing songs, when everyone exercises together, I feel highly delighted as if no ailment is there. Mind gets lighter. Childhood joy seems to be back.”*  
An 81-year-old community self-help club member, Rangpur district, Bangladesh

With decades of experience, you can trust Age International to use your gift in the best possible way. As part of the global HelpAge network – and with the help of generous donations from our supporters – Age International has achieved huge positive impact for older people.

Since 2012, supporters like you have helped us respond to so many crisis situations, from the Syria conflict that started in 2011 to Cyclone Idai in 2019 and the Pakistan floods in 2022.

In each of these situations there are countless examples of older people receiving the support they need where they would otherwise have been overlooked or left behind.

At the same time, together we have helped to change and improve health policies in many different countries, as well as securing the introduction of pensions in countries where there were none before.

Together, we can continue this vital work to ensure older people receive the support they need, in the way that suits them best.

## Key moments

- 1961** **Help the Aged is founded** to help older people affected by crisis in the former Yugoslavia, former East Pakistan (now Bangladesh) and Rwanda.
- 1971** The National Old People's Welfare Committee (formed in the 1940s as a response to World War II) **becomes Age Concern England**.
- 1973** Help the Aged **'Adopt a Granny' scheme** launches to provide long-term support to older people in some of the world's poorest communities.
- 2009** **Age UK forms** after merger of Age Concern England and Help the Aged, dedicated to improving later life for everyone.
- 2012** **Age International is created** by Age UK, to take vital international work forward.
- 2017** Work begins in the Rohingya refugee camps in Bangladesh **providing 'Age friendly' spaces** for older people.
- 2018** The **Better Health Project starts to transform health care for people in Mozambique and Kenya** for years to come. This work is only possible thanks to legacy donations.
- 2020** Our programmes are adapted to **respond to the COVID-19 pandemic**.
- 2022** **Work in Ukraine which started in 2014, was scaled up** to respond to the biggest humanitarian crisis in Europe since World War II.

When Raisa and Alexander, both 71, had to flee their home due to the conflict in Ukraine, they received hot meals and financial support thanks to our emergency relief programme.



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# Give the joy of independence

In many of the countries where we work, blindness caused by cataracts needlessly robs older people of their independence.

Zehara is 56 and lives in Ethiopia. She has four children, but her husband died when they were young. Zehara has diabetes, which has made her legs swell and she finds it difficult to walk. She developed cataracts five years ago, which left her almost blind.

She has a home-based carer called Enatnesh, who comes to visit her, cleans around the house and helps her get the support she is entitled to. Recently, she had a cataract operation through our Better Health programme, which has changed her life.

***“I was almost blind. I became depressed because I was dependent on everyone around me. I couldn’t even go to the bathroom alone. I couldn’t work. I had no income. Three months ago, I had a cataract operation. Now I can see again! I can walk around again. And, I can cook for my family. Thanks to you, my future is bright.”***  
Zehara, 56, Ethiopia

Zehara has regained her independence now she can see again.







Foday Smart, 67, from Sierra Leone, used a loan from the older people's club he is part of to start a charcoal-selling business by the roadside close to his home. Age International helped his community to create the older people's club and we provided loans as well as training and support to club members on how to run a business.

## Give the gift of a secure income

A gift in your Will could provide older people with the chance to earn a living or receive a pension for the first time, so they can enjoy the benefit of a secure income in their later years.

For older Rohingya people fleeing Myanmar and arriving in Bangladesh with nothing, this chance has been vital to their health and future.

Abdur is 71 and arrived in Bangladesh with his family in 2017. At a refugee camp in Cox's Bazar, Abdur received support in one of our Age Friendly Spaces, including medical treatment and psychological help. Abdur has also received bamboo and rope to make baskets to sell.

***"I have lots of indigenous knowledge and I was keen to use this to support myself. This dream has been fulfilled by this project. I have been making baskets to sell which means I can now buy food and clothes. Since my little business has grown I have been able to save money and hope to open a grocery store. I don't feel helpless anymore." Abdur, 71, Bangladesh***



# Give the gift of companionship

In countries like Vietnam, so many older people find themselves isolated and alone, as children grow up and often move away to find work in cities.

Together, we can combat the loneliness that leads to depression and ill-health, and ensure there is support for older people who have physical challenges.

Miss Tuyet receives care at home, along with her severely disabled brother. Neither of them can walk, but her carers – older people themselves – have helped to provide relief from everyday struggles, along with a friendly face. This support has transformed their lives.

**“The feeling of sitting there alone and thinking about my disabilities was so sad and made me burst into tears. But luckily, the volunteers have come, and they have helped ease my sadness.”**  
Miss Tuyet, 61, Vietnam

Miss Tuyet's volunteer carer helps her with everyday tasks like cooking, cleaning and doing her hair.





## How to make or amend your Will

Leaving a gift in your Will to Age International couldn't be simpler. You can make sure your loved ones are looked after, as well as helping to ensure that Age International can provide older people with the support, comfort and dignity they need for years to come.

When making your Will, it's good to start by drawing up a complete list of your assets and expenses and then make a list of all the people and good causes you want to benefit from your Will.

We recommend using a solicitor who can help make sure that your wishes will be followed. To amend an existing Will to include a gift to Age International, your solicitor can draft an amendment (called a codicil) for a minimal cost.



Lyubov, 77, had to leave her home in Eastern Ukraine due to the conflict with Russia. Whilst living in a shelter in Dnipro Oblast she was supported by our partner HelpAge International.

## Types of gifts you can leave in your Will

There are three types of gift you can leave, so you can choose what suits you and your family best. We are extremely grateful for any gift, no matter how large or small.

- **A residuary gift** is a percentage of your estate once any specified gifts have been made to friends and family. Many of our supporters choose to leave this type of gift because it does not lose value over time and they can ensure that their loved ones are well-looked after first and foremost.
- **A pecuniary gift** is a specific amount of money. It's worth bearing in mind that the effects of inflation mean that this type of gift is likely to lose value over time and may end up being less than you initially intend.
- **A specific gift** is a gift of a specified item – such as a personal possession, land, buildings or stocks and shares.

Members of the Gendenmawa older people's club in Sierra Leone farm together to grow groundnut to sell it to earn an income.

"We are thankful for the project and for the unity it has brought us." Albert, 68, secretary of the older people's club.



## Suggested wording for your Will

The following suggested wording can be used when making or amending your Will. But always consult a solicitor to ensure your wishes are carried out exactly as you intend.

### For a residuary gift:

‘I give the residue of my estate to Age International, 7th Floor, One America Square, 17 Crosswall, London, EC3N 2LB (Registered Charity No. 1128267-8) for its general charitable purposes. I further direct that the receipt of the Chief Executive or other proper officer of the said charity for the time being shall be a full and sufficient discharge for the said gift.’

### For a pecuniary / specific gift:

‘I give the sum of £\_\_\_\_ (or the item specified) to Age International, 7th Floor, One America Square, 17 Crosswall, London, EC3N 2LB (Registered Charity No. 1128267-8) for its general charitable purposes. I further direct that the receipt of the Chief Executive or other proper officer of the said charity for the time being shall be a full and sufficient discharge for the said gift.’

## Frequently asked questions

### Is it difficult to change my Will to leave a gift to Age International?

Not at all. In fact, if there are no other changes you want to make, you might decide to add a supplement to your Will to make an amendment (known as a codicil).

### Are there any tax benefits to leaving a gift?

Gifts to charities are exempt from Inheritance Tax. In some cases, your gift could also reduce the amount of Inheritance Tax your loved ones are liable for. To find out more, visit the HM Revenue and Customs website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk) or consult your solicitor.

### Will my gift really make a difference?

Yes! Any gift we receive, small or large, could make a big difference to older people around the world. To preserve the value of your gift by making sure that it keeps pace with inflation, you might decide to leave a residuary gift.

### Can I change my mind?

Yes, of course. Your Will is your own personal document so you are free to change it as many times as you wish. Any conversations you have with us about leaving a gift in your Will are also confidential and you're under no obligation to act on anything.

### How do I get in touch?

If you've got any questions about making a gift, please contact us on **0800 032 0699** or email **[contact@ageinternationalorg.uk](mailto:contact@ageinternationalorg.uk)** and we'll be happy to help in any way we can. Thank you!





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## Contact information

-  7th Floor, One America Square,  
17 Crosswall, London EC3N 2LB
-  0800 032 0699
-  [www.ageinternational.org.uk](http://www.ageinternational.org.uk)
-  [contact@ageinternational.org.uk](mailto:contact@ageinternational.org.uk)

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