



WHAT WILL YOUR LEGACY BE?



A gift in your Will because
those who served, deserve.

www.wwtw.org.uk

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I WAS BANGING MY HEAD AGAINST A BRICK WALL TRYING TO GET MY NURSING CAREER GOING AGAIN. MY WWTW EMPLOYMENT ADVISOR WAS AN ABSOLUTE STAR, SHE GOT EVERYTHING MOVING FOR ME - I WOULDN'T BE WHERE I AM NOW WITHOUT HER PERSISTENCE AND SUPPORT.

WWTW BENEFICIARY HELEN

Letter from the CEO

Dear Friend,

I may not have spoken with you, and I may not know the reasons which brought you to considering leaving a gift in your Will for Walking With The Wounded. What I do know, is the importance that decision could have on the future of those ex-military receiving our care. Whatever their rank, however long they served, it is our belief that those who served, deserve. We exist to get ex-servicemen and women back on their feet. Their future is our legacy, and I truly hope that it will be yours also.

Our charity does four things; we provide mental health support to those that need it within a matter of days, before further issues manifest. We deliver purposeful employment opportunities which empower those we support to recognise their value and to lead independent lives without reliance on state support. Our care-coordination programmes are reducing substance dependency, they're securing homes or they're utilising our quick relief fund to source boots or a bus ticket for an interview; the small steps unlocking the big differences. Finally, for those facing barriers to integration, suffering with social isolation, our volunteering programmes provide opportunities to improve wellbeing, develop social networks and to have a positive impact on the areas in which they reside.

I hope this booklet provides you with practical guidance you need to leave a gift



in your Will. If you have any questions, our Legacy Team are friendly, experienced and are always happy to help with any concerns or questions you may have.

If I may, I will leave you with one final note.

Many of us at Walking With The Wounded have served. I, myself am a veteran. After life in uniform, the adjustment to civilian life can be tough. For a significant minority, it can be unmanageable. Again, I may not know you, but I do know this; what we are doing here is working, and with a clear heart I can promise you that your gift will be the difference between a veteran being on their knees, or on their feet.

Thank you for your consideration.

Yours sincerely,

Fergus Williams
CEO

WHO YOUR GIFT CAN SUPPORT

Legacy giving can be empowering. For many, legacy giving is their only opportunity to donate a sizable gift, to make the decision to do something special in their lifetime, without any immediate financial outlay. Legacy gifts help WWTW grow and enable our team to support ex-military men and women long into the future. It will make sure we can continue to give them the tools to rebuild their lives and start again. Protecting them and their families from being left without support or advice.



SOME DAYS, RECOVERY IS ABOUT TAKING SMALL STEPS AND PUTTING ONE FOOT IN FRONT OF THE OTHER. AT THE SUMMIT, I TOOK THE TIME TO SIT QUIETLY AND REFLECT ON THE JOURNEY. FOR ME, IT HAD REPRESENTED NEW CHALLENGES AND ACHIEVEMENT – IT WAS AN AMAZING FEELING.

WWTW BENEFICIARY MARK

A day in the life of...

Operations Team Manager, Tom

Tom Knight is the Operations Team Manager in the North West and manages a team of Care Coordinators and IPS Employment Advisors, working closely with the NHS Military Veterans Service (MVS).

Tom, how would you describe your role at WWTW

I support a team of caseworkers to provide the best possible service to our clients. We provide our four key pillars of support; employment, mental health, care coordination and volunteering. I spend time building and developing professional relationships with external organisations which will enable us to be better positioned to fulfil our core values and achieve outcomes with our client group.



What's the best bit of your job?

The best part of my job will always be the clients. I come from a military background having served nine years in the Royal Marines so I fully understand the difficulties and barriers veterans and service leavers face when leaving the Armed Forces. I take a lot of pride in playing a part in someone's journey to regain their independence and equip them with the skills and abilities to fulfil their aspirations.

What's the biggest challenge?

We like to provide clients with a person-centred, bespoke level of support because that is what we feel the client needs and deserves. Each caseworker works with a relatively low number of clients at any one time so that they have the capacity to provide a high degree of support. My biggest challenge is to manage the numbers of referrals and allocation of clients to find the right balance.

What do the clients you support struggle with most?

No two days are the same that's what makes it interesting. We take each client case by case and provide them with individualised support. Every client has their own struggles and is facing their own barriers. The common areas we see are lack of appropriate employment, lack of secure accommodation and social isolation.

What's your proudest moment in this role?

My proudest moment in this role is recruiting and developing a team that take such pride in their service delivery. Without a hardworking, collaborative team, we wouldn't be able to achieve the outcomes for our clients and support each other through the more challenging times.

Mark's story

Mark joined the Army when he needed a job and the opportunities where he lived were in short supply. Initially, Mark joined the Parachute Regiment and completed 12 months of hard training. Disaster struck when he seriously injured his ankle, and he was unable to complete his essential parachute jumps.

Mark was determined to continue his military career and transferred to the Coldstream Guards and immediately started reconnaissance work. He was deployed to Northern Ireland and was involved in several incidents that caused him accumulative trauma.

Mark left the military when his mother had become seriously ill, and his father was struggling to look after the family alone. Sadly, in 1994, Mark's mother passed away and this caused his mental health to spiral downwards.

For 23 years, Mark struggled with his symptoms. He left his marriage and his home and went to live in a squat. He sought help from his GP but declined the anti-depressants that he had been prescribed. Mark even went to live in a remote part of Greece for 8 years – something he can now recognise as his way to avoid people and life. He had various jobs, but he never settled or committed to anything for long.

'I took all the trauma on board and held it inside. Layer upon layer until my symptoms escalated. I was very angry and prone to outbursts.'

In 2012, Mark applied to take a Close Protection Security Course (CPS) to go Iraq. However, the reintroduction to a military-style environment, made him aggressive and disassociated.

In 2018, he contacted WWTW for help and was introduced to Chris his Employment Advisor. Chris immediately referred Mark to NHS TILS (Veterans' Mental Health Transition, Intervention, Liaison Service) for assessment and treatment. He was diagnosed with Complex PTSD and treated through talking therapies and grounding techniques.

'When I first met my WWTW EA, Chris, I was in a highly charged state, and he could see that I wasn't ready to look for work. He took his time to talk to me and calm me down - his support was immense. He helped to guide me along the path, through therapy and back into work, and now everything has come to fruition.'

Chris looked at Mark's finances and found a way for him to achieve financial stability. He completed his applications forms for PIP (Personal Independence Payment) support and Universal Credit – a daunting task that Mark had been unwilling to undertake.

In late 2019, Chris rang and invited him to go to Lesotho, Africa with a team from WWTW. It was a once in a lifetime opportunity and Mark, who had responded well to therapy, accepted. In Lesotho he worked to rebuild an orphanage and also helped to teach the children Maths, English, and woodworking skills.

The trip helped him relate to others and to understand and appreciate their battles.

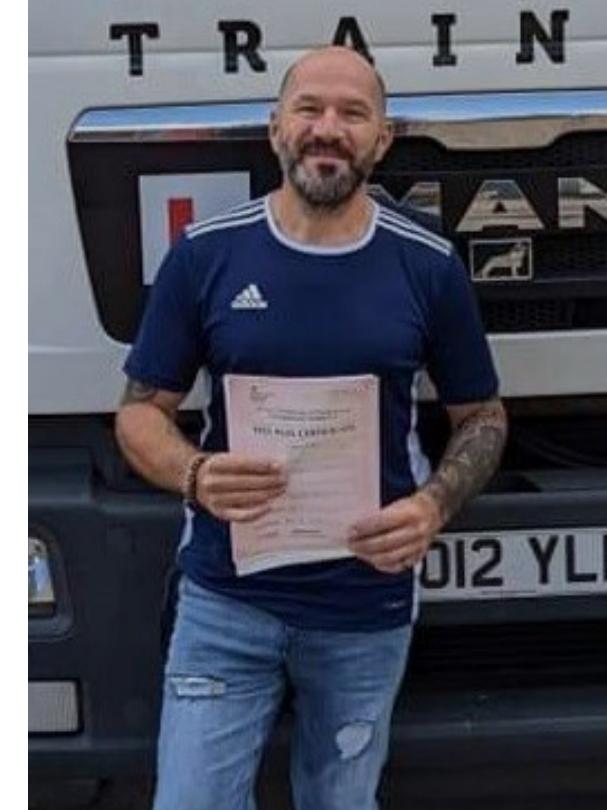
'Some days recovery is about taking small steps and putting one foot in front of the other. At the summit, I took the time to sit quietly and reflect on the journey. For me, it had represented new challenges and achievement – it was an amazing feeling.'

When Mark was ready to look for employment again, he had decided he wanted to become an HGV driver. Chris got in touch with the Royal British Legion to fund his HGV Class C Licence training. He also introduced him to courses in Mental Health and Counselling, so that he could better understand his own issues.

Mark has now finished his therapy and is no longer on medication. He has received his HGV Class C licence and WWTW has just secured funding from the Royal British Legion for his HGV C+E training (driving with a drawbar). He is feeling confident and is in a very strong position to get work.

YOU HAVE TO BE HONEST ABOUT NEEDING HELP BEFORE GROWTH CAN BEGIN. YOU START OFF IN A BAD PLACE BUT GRADUALLY A GLIMMER APPEARS, A MANAGEABLE HOUR... DAY... WEEK. IT TAKES A LOT OF TIME AND HARD GRAFT BUT IF YOU APPLY YOURSELF AND HAVE DETERMINATION, YOU WILL COME ON LEAPS AND BOUNDS.

WWTW BENEFICIARY MARK



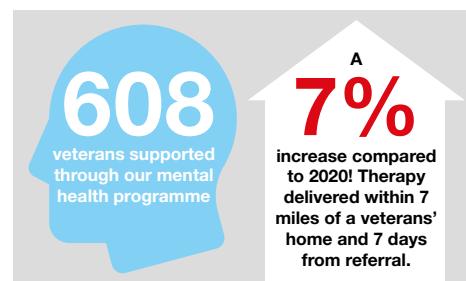
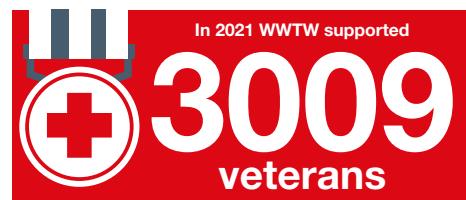
How your gift will be used

WWTW supports four key areas for the most vulnerable veterans, enabling our service users to live an independent & successful life:

- Employment
- Wellbeing and mental health
- Volunteering

- Care Coordination which includes navigation of specialist services such as alcohol addiction services, specialist support for those referred via police custody to lead a crime free life and family support for those who are suffering as a result of their partners' needs.

Our year in numbers



A **7%** increase compared to 2020! Therapy delivered within 7 miles of a veterans' home and 7 days from referral.



Thanks to WWTW & Project Nova a total of 419 paid employment outcomes were secured

An increase of 16% on 2020

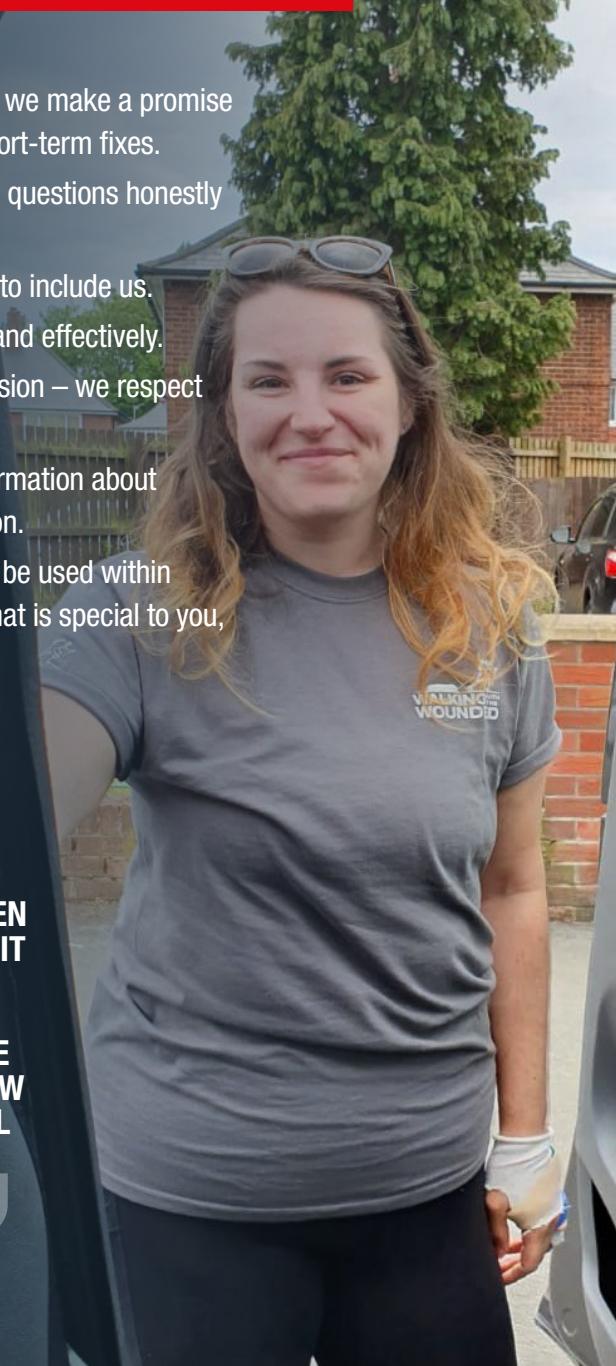


OUR PROMISE TO YOU

- When you leave a gift in your Will, we make a promise to deliver lasting solutions, not short-term fixes.
- We will do our best to answer any questions honestly and quickly.
- We won't put you under pressure to include us.
- We'll use your special gift wisely and effectively.
- You don't have to tell us your decision – we respect your right to privacy.
- You can speak to us for more information about our services and meet us in person.
- If you would prefer for your gift to be used within one of our current programmes that is special to you, we can arrange it.

“ MY FAMILY SUPPORT WORKER AT WWTW HAS BEEN ABSOLUTELY MARVELLOUS. IT WAS A VERY DIFFICULT AND STRESSFUL TIME AND SHE WAS THERE FOR ME ALL THE WAY. EVEN THOUGH I AM NOW IN MY NEW HOME, SHE STILL REGULARLY COMES TO SEE ME TO MAKE SURE I'M OK. **”**

WWTW BENEFICIARY SUSAN



Types of Gift

There are three types of gift you can leave in your Will:

1. A share of your estate (Residual gift)

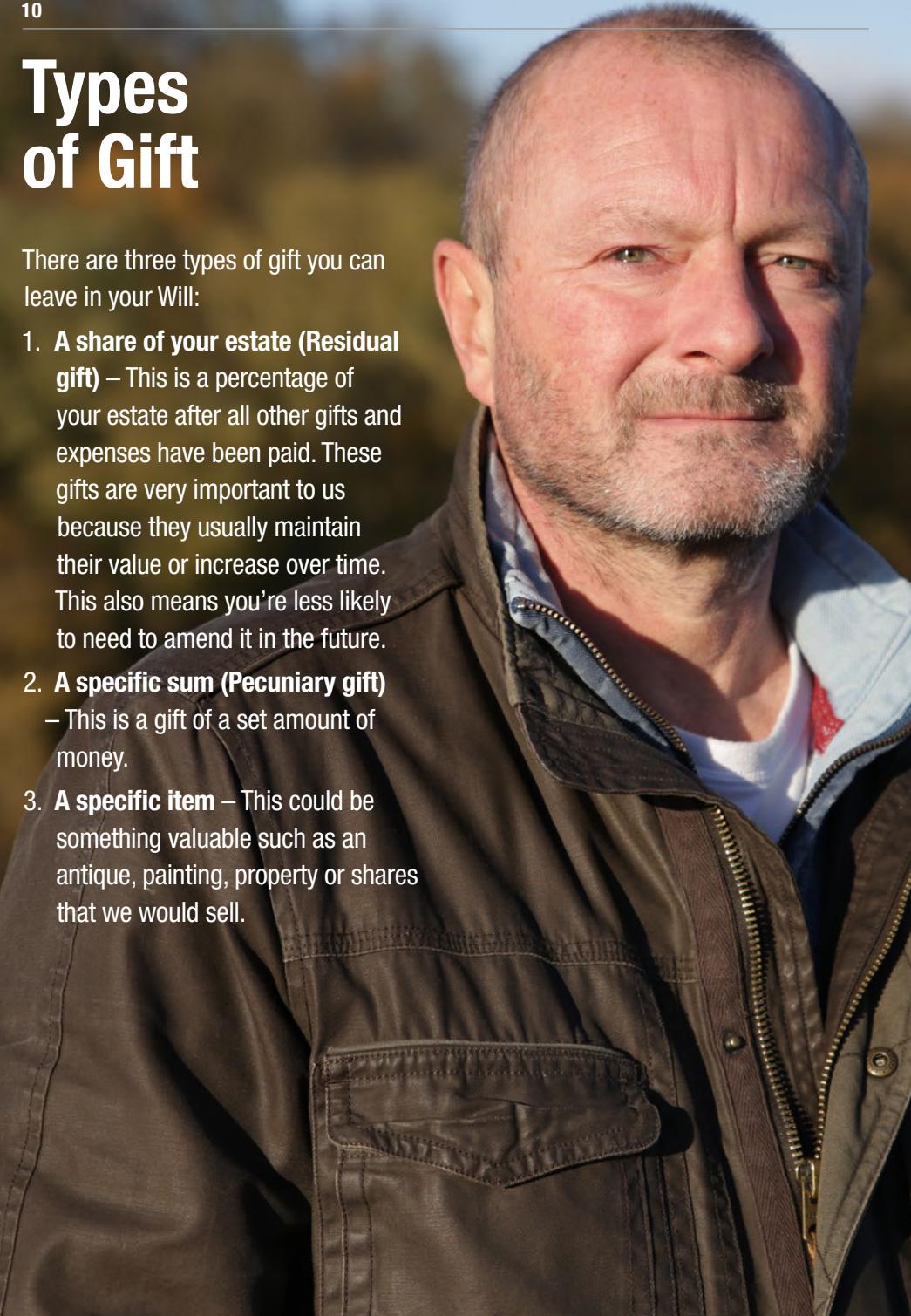
– This is a percentage of your estate after all other gifts and expenses have been paid. These gifts are very important to us because they usually maintain their value or increase over time. This also means you're less likely to need to amend it in the future.

2. A specific sum (Pecuniary gift)

– This is a gift of a set amount of money.

3. A specific item

– This could be something valuable such as an antique, painting, property or shares that we would sell.



How to create a Will and why it's important

Steps

- Value your estate
- Decide how to distribute your estate
- Consider remembering a charity
- Name executors and guardians
- Make sure your Will is valid
- Store your Will safely. You can keep your Will at home or store it with:
 - your solicitor
 - your bank
 - a company that offers the storage of Wills - you can search online
 - the London Probate Service
 - you should tell your executor (the person you've chosen to carry out your Will), a close friend or relative where your Will is

It is important for you to make a Will whether or not you consider you have many possessions or much money. It is important to make a Will because:

- if you die without a Will, there are certain rules which dictate how the money, property or possessions should be allocated. This may not be the way that you would have wished your money and possessions to be distributed
- unmarried partners and partners who have not registered a civil partnership cannot inherit from each other unless there is a Will, so the death of one partner may create serious financial problems for the remaining partner

- if you have children, you will need to make a Will so that arrangements for the children can be made if either one or both parents die
- it may be possible to reduce the amount of tax payable on the inheritance if advice is taken in advance and a Will is made
- if your circumstances have changed, it is important that you make a Will to ensure that your money and possessions are distributed according to your wishes. For example, if you have separated and your ex-partner now lives with someone else, you may want to change your Will. If you are married or enter into a registered civil partnership, this will make any previous Will you have made invalid

When you need legal advice

You can get advice from a professional if your Will is not straightforward, for example:

- you share a property with someone who is not your husband, wife or civil partner
- you want to leave money or property to a dependant who cannot care for themselves
- you have several family members who may make a claim on your Will, such as a second spouse or children from another marriage
- your permanent home is outside the UK
- you have property overseas
- you have a business

Inheritance Tax information

At the moment, if you leave a gift to WWTW in your Will it will not be included when valuing your estate for Inheritance Tax purposes. The value of your gift will be deducted from your estate before Inheritance Tax is applied.

Inheritance Tax is a tax on the estate (the property, money and possessions) of someone who has died.

There's normally no Inheritance Tax to pay if either:

- the value of your estate is below the £325,000 threshold
- you leave everything above the £325,000 threshold to your spouse, civil partner, a charity or a community amateur sports club

If the estate's value is below the threshold you'll still need to report it to HMRC.

If you give away your home to your children (including adopted, foster or stepchildren) or grandchildren your threshold can increase to £500,000.

If you're married or in a civil partnership and your estate is worth less than your threshold, any unused threshold can be added to your partner's threshold when you die.



Inheritance Tax rates

The standard Inheritance Tax rate is 40%. It's only charged on the part of your estate that's above the threshold.

Example Your estate is worth £500,000 and your tax-free threshold is £325,000. The Inheritance Tax charged will be 40% of £175,000 (£500,000 minus £325,000).

The estate can pay Inheritance Tax at a reduced rate of 36% on some assets if you leave 10% or more of the 'net value' to charity in your Will.

Reliefs and exemptions

Some gifts you give while you're alive may be taxed after your death. Depending on when you gave the gift, 'taper relief' might mean the Inheritance Tax charged on the gift is less than 40%.

Other reliefs, such as Business Relief, allow some assets to be passed on free of Inheritance Tax or with a reduced bill.

Contact the Inheritance Tax and probate helpline about Agricultural Relief if your estate includes a farm or woodland.

What our Legacy service offers

We work with two key partners for our Will writing service.



are the largest Will writer in the UK, and have won multiple awards for their service, including National Will Writing Firm of the Year 2019 & 2020 at the British Wills and Probate Awards. They can provide a free online Will writing service or, if you prefer, a telephone Will writing service throughout the UK. Visit their website www.farewill.com/wwtw-web for your free online Will.



The Goodwill Partnership provides a consultation service to make the process of writing a solicitor-provided Will as easy as possible at a charity discounted price. Consultations can be conducted by home-visit, online video call, or by phone. Visit their website for more information www.thegoodwillpartnership.co.uk/walking-with-the-wounded



Keylu is an online platform that helps you to capture and securely store everything that is important in your life. By creating a Keylu account, not only will you make your online life much easier, you will make a huge difference to the lives of your loved ones, should anything happen to you. Contact us for your 10% discount code



WWTW BENEFICIARY SHAUN

NEED MORE INFORMATION?

To ask us a question, tell us your thoughts about putting a gift to Walking With The Wounded in your Will, or to ask for more information, please contact the Legacy Team:

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Walking With The Wounded is registered as a Charity in England & Wales (No.1153497) and in Scotland (No.SC047760)



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