

YOUR GUIDE TO REMEMBERING OUR HEROES IN YOUR WILL

Contents

- P3 Your legacy to our nation's heroes
- P4 Who we are and what we do

P5 You can make a difference

- P6 You can give wounded veterans the support they deserve
- P7 The importance of one-to-one care
- P8 Irene's legacy of love and hope
- P9 You can be there for heroes in their hour of need
- P10 Writing your Will 10 top tips
- P12 You can help families face the future
- P13 Your lasting legacy essential information
- P14 Using our free Will-writing service
- P15 You can help veterans overcome any challenge
- P16 Tax matters
- P17 You can show veterans they don't have to fight alone
- P18 Change your Will to change veterans' lives
- P19 Bob's legacy to his Armed Forces family
- P20 The difference we've already made together
- P22 Our promise to you

We hope this booklet will provide practical guidance and help you imagine the incredible and lasting difference you could make by leaving a gift in your Will.

If you have any questions, want to know more about our work or would like to tell us why our cause matters to you, our legacy team are friendly, experienced and always happy to help.

YOUR LEGACY TO OUR NATION'S HEROES

Dear Friend,

British service personnel are on active duty in over 80 countries; facing dangers most of us are unaware of. Three people leave the Armed Forces each day because of physical or psychological wounds. For many of them, their toughest battle is just beginning.

If you or a loved one have served, you'll know that some veterans struggle for years, even decades, before reaching out for support. We're honoured to help heroes of every generation, but this places high demand on our services.

Extraordinary advances in battlefield medicine during the wars in Iraq and Afghanistan meant troops survived injuries that would have proved fatal a few years earlier. But, for too many of these young veterans, their quality of life is limited and their future uncertain. Who will fight for them as they grow older? Who will care for them as their health deteriorates?

We will. And with you on our side, we promise to be here for our wounded, injured and sick for as long as they need us.

Together we can give veterans and their families recovery, rehabilitation and wellbeing services to help them rebuild their lives. Together we can put pressure on the Government to do more for those who put their lives on the line to protect us.

So if, like us, you believe our veterans deserve to grow old with dignity and pride, please remember our heroes in your Will. Your legacy will save and change lives.

Thank you,

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Melanie Waters Chief Executive Officer

WHO WE ARE AND WHAT WE DO

We fight for those who fought for us. We believe everyone who serves our country deserves the best possible support when they're wounded – and for as long as they need it.

How it all began

We were founded in 2007 when British troops were sustaining heavy casualties in Iraq and Afghanistan and hundreds of military personnel were returning home with life-changing injuries.

We started out with the aim of funding a swimming pool at the then Ministry of Defence's rehabilitation centre, Headley Court. But the British public took our cause to heart and help flooded in. It was the beginning of an incredible journey.

How we help

Our expert staff help people with their physical and mental health, and a wide range of other issues including housing, finances, and improving accessibility into and around people's homes.

Recovery is more than just repairing damaged bodies and minds: it's about rebuilding lives, restoring confidence and renewing hope. It takes time and expertise, and committed friends like you.

Who we help

We support any veteran or Armed Forces personnel who has been affected by their military service, no matter when or where they served.

We also support their families and carers, and embedded civilians who support British troops on deployment.

No hero should struggle alone

Since 2007 you've helped us reach more than 27,000 veterans but we know there are thousands more who still need help. We won't stop until everyone has the support they deserve, and we hope you'll sign up to this mission with us.

YOU CAN Make a **Difference**

By leaving a gift in your Will, you can change the lives of veterans and families across the UK.



Here are a few examples of the essential services you could provide.

- Expert mental health support.
- Clinical treatment from nurses and therapists.
- Specialist equipment and home adaptations to help veterans live more independently.
- Support with housing, finances, education and family matters.
- Sport, exercise and community based activities for veterans and families.
- Educational courses helping veterans and families manage their recovery and adapt to civilian life.

Your gift of hope

Too many veterans are still fighting, decades after taking off their uniform and laying down their weapons.

By remembering our wounded in your Will you can show them that, whatever the future holds, they won't have to fight their battles alone.

Thank you for being a hero to our heroes.

Did you know?

More than half of our work last year was funded by gifts in Wills. Legacies come in all shapes and sizes, but every single one has the power to change a veteran's life.

YOU CAN GIVE WOUNDED VETERANS THE SUPPORT THEY DESERVE

Army nurse, Tony Williams, was told he'd never walk again. With incredible determination and your support, he has defied the odds and has big plans for the future.

In 2010, Tony was shot in the shoulder while trying to save injured colleagues in Afghanistan. Despite bullets ricocheting off his helmet and body armour, he continued tending to casualties until a second bullet struck. "It came through my left hip, tore through my abdomen, hit my spine and ricocheted back through. I hit the floor like a ton of bricks and could feel the life leaving my body."

With skills Tony had taught them, his comrades kept him alive long enough to reach the field hospital. After emergency surgery he was flown back to the UK for further operations; then given a devastating prognosis. "I was told I'd never walk again and probably wouldn't have children. Alone in hospital, with unbearable physical and mental pain, I wanted to die. "Help for Heroes got in touch and I was given a custom-made wheelchair. I was still being told I wouldn't walk but I kept trying. I eventually got leg braces and gradually increased my walking distance. Four years after being injured, my oldest daughter was born. I could limp nearly a mile but my leg braces kept snapping, and the pain was as bad as when I was first injured. I thought I'd have to have my leg amputated.

"Desperate, I rang Help for Heroes and was told a Clinical Advisor would call. I couldn't believe it when a familiar voice said: 'Tony – it's Fletch. We can help.'



The importance of one-to-one care

We're the only military charity with a dedicated team of medical professionals providing holistic one-to-one care in veterans' homes and community settings. Our Clinical and Medical Services Team includes "Lt. Col Duane Fletcher – aka Fletch – taught me the skills I used on the frontline: the skills that saved my life. He kept me alive in Camp Bastion. And now he's helping me again.

"The team arranged physio and got me a carbon fibre brace which made a difference straightaway. I'm walking taller, faster and further; and the pain has gone.

"What Help for Heroes has given me is more than a leg brace. They've given me my life back. Now I can play with my beautiful daughters and stepdaughter, and I'm looking forward to walking my fiancée down the aisle."

"For a long time I wouldn't accept help, but when I approached Help for Heroes they said: 'We're here, and we always will be. All you have to do is ask." Tony Williams

nurses and occupational therapists, many of whom served and so understand veterans' needs.

Veterans often downplay their struggles but meeting them at home helps us see if they're sleeping on the sofa because they can't climb stairs, or if they're unable to use the kitchen or bathroom independently. Once we know the full picture, our different recovery teams pull together to organise specialist equipment, home adaptations, counselling, medical treatment and a whole range of ongoing support for them and their family. All thanks to you.



"My sister saw first-hand that the wounds of war never really heal.

- "Her husband signed up at 18 and fought across North Africa and Italy. In 1944, at the Battle of Monte Cassino, a bullet hit Bob in the thigh and shattered his femur. This ended his war but the battle with pain lasted the rest of his life.
- "Bob had numerous operations but each one made matters worse, and he was left very badly disabled. For a man who'd always been so brave, proud and independent, being reliant on others was hard.

"After one surgery, an infection set in and the doctors couldn't find an antibiotic to stop it. This went on for years and, despite lots more operations, Bob contracted sepsis and died. Sixty nine years after being shot at Monte Cassino, his wound finally killed him. "Irene wasn't just Bob's wife: she became his carer too. Bob's injury made it impossible for them to go out and do normal things. It ruined their lives.

"When she saw injured soldiers returning from Iraq and Afghanistan, Irene knew the challenges they'd face. She didn't want other families to struggle like she and Bob did, and that's why she remembered Help for Heroes in her Will."

Get support

If you or a loved one have suffered a physical or psychological injury while serving in the British Armed Forces visit **helpforheroes.org. uk/get-support** or call **0300 300 9888** to find out how we can help. You don't have to fight this battle alone.

YOU CAN BE THERE FOR HEROES IN THEIR HOUR OF NEED

John Newcombe served in Northern Ireland and Bosnia but now he's fighting the battle of his life against multiple sclerosis. His partner, Claire, explains the challenges they face every day.

"John used to be so fit that he once ran from Bosnia to England to raise money for charity. Now he struggles to feed himself.

"Doctors suspect the repeated traumas John suffered during his service, especially being injured in a bomb blast, have contributed to the progressive nature of his condition. When he left the Army and began processing his experiences, his illness spiralled out of control.

"John's always pushed himself to stay active but he's quadriplegic now, and we know it will only get worse. Every day together is harder and more precious than the last.

"Help for Heroes really keeps us going. From specially adapted electric wheelchairs to installing an automatic door so John can go outside on his own, staff help us in so many ways. We have a case manager who co-ordinates the



support we need from different teams, and we enjoy local sports, activity and fellowship events when we can.

"I suffer from lupus and gave up my teaching career and being an Army Reservist to care for John. It's what we do for the people we love, isn't it? Help for Heroes cares for both of us, and I can't see a time when we won't need them.

"However you choose to support the charity, I know first-hand what a difference you make. From both John and I: thank you for everything."

WRITING Your Will -**10 Top Tips**

Writing a Will is the best possible way to provide for the people and causes you love, and let friends and family know how you'd like to be remembered.

Writing a Will doesn't need to be complicated or costly. This checklist will help you get your thoughts in order; and our free Will-writing service can help you make a simple Will for free.

1 List everything you own

Your assets include any properties or land you own; along with bank or building society accounts, savings and investments, businesses, pensions, insurance policies and valuable possessions such as cars and jewellery.

2 Work out what you owe

Your liabilities include any outstanding mortgage or rent, car finance agreements, credit cards, bank loans, or other personal debts you might have.

3 Work out the value of your estate

Subtract what you owe from the total value of your assets to determine your estate's value. This will pay your funeral costs, taxes and any gifts left in your Will.

4 Decide who you'd like to provide for

Specify the people and causes you'd like to take care of, remembering to include their full names and addresses so they can be identified easily. If leaving a gift to charity, please include their registered charity number.

5 Decide who will take care of your dependants

If you have children, relatives who are reliant on you or pets, specify who you want to take care of them and how this will be funded.

6 See a qualified legal adviser

An experienced Wills and Trusts solicitor, or the specialist team at your bank or building society, can help you consider your responsibilities and options. If you don't have a solicitor in mind, why not use our Free Will-Writing Service? See page 14 for details.

7 Choose someone to carry out your wishes

Your executors can be legal professionals or trusted friends or relatives. Please check they are willing to accept this responsibility before you appoint them.

8 Check your draft Will carefully

When your adviser sends you the draft copy of your Will, read it carefully. If you spot a mistake, have questions or have changed your mind about something, don't be afraid to say so.

9 Signing and witnessing your Will

You must sign and date your Will in front of two witnesses, who must also sign and date it. None of you can leave the room during the signing as this will invalidate your Will.

Witnesses cannot be related to you and must not be named as beneficiaries or executors in your Will; nor can they be married to one of your executors or beneficiaries.

10 Keep your Will somewhere safe

Store your Will safely and let your executors know where that is.

Keeping your Will (and Letter of Wishes, if you've written one) with other important documents such as your birth certificate, marriage certificate, divorce papers, property deeds, insurance policies, bank and building society account details and your funeral plan will make things easier for your executors when the time comes.

A little preparation goes a long way

Our handy Information for your Adviser form can help you get your thoughts in order. Visit **helpforheroes.org.uk/legacies** or call **01725 514965** to register for your free copy.

YOU CAN HELP FAMILIES FACE THE FUTURE

Clare Keating was living her dream as an RAF engineer until a rare eye condition ended her career. With your help, Clare's proudly representing the United Kingdom once more: in adaptive sport.

"I woke up one morning and realised I couldn't see properly out of my left eye. Within a few weeks I was diagnosed with a rare and uncurable condition; and within a few months I was told I was unfit to serve.

- "As well as losing my sight, I lost my career, independence and sense of self-worth. I have an amazing family who are my rock but, a few years ago, my mental health took a nosedive.
- "I thought I wasn't disabled enough to ask for support but Help for Heroes has helped me in all kinds of ways. I joined the choir and the Band of Brothers fellowship; and then got involved with Sport Recovery.

"I'm incredibly proud to have been selected for Team UK at the Invictus Games. Training – and everything else – is hard when you're blind, but sport has given me a way to live my life again.

"I'll be completely blind within five to ten years, so knowing Help for Heroes will always be here for me and my family is invaluable. And there'll be a lot more veterans who'll need help in years to come.

"If you're thinking of leaving a gift in your Will, I'd like to thank you for such a wonderful gesture. You'll help injured veterans live their life to the full; and that's amazing. Thank you."

YOUR LASTING LEGACY – ESSENTIAL INFORMATION

A gift in your Will is part of the legacy you'll leave to the world. We know family and friends come first, and we're very grateful to everyone who feels able to leave such a special gift.

What type of gift can I leave?

Legacies come in all shapes and sizes, but every single gift can make a difference.

Lots of friends choose to leave us a share of their estate, known as a **residuary** gift. Residuary legacies are payable after your debts and funeral costs have been settled and all the cash and specific legacies have been distributed.

You can also leave a sum of money, known as a **pecuniary** legacy; or the **specific** gift of an item such as an antique, a piece of jewellery or a property. Cash gifts can be index-linked to protect their value over time from inflation.

How will my legacy be used?

Most friends leave gifts to our general funds so they can be used where the need is greatest. If there's a particular type of work or region you'd like to support, please call **01725 514965** or email **Legacies@helpforheroes.org.uk** so we can discuss your wishes and help you.

A few small words can make a big difference

If you'd like to remember us in your Will, here's some suggested wording your adviser might find useful.

To leave a share of your estate:

I giveper cent share/ all of my estate to Help for Heroes (Registered charity number 1120920/SC044984) of 14 Parkers Close, Downton Business Centre, Salisbury, SP5 3RB to be used for its general and charitable purposes.

To leave a cash gift or specific item:

I give the sum of £....../ the specific item of my to Help for Heroes (Registered charity number 1120920/ SC044984) of 14 Parkers Close, Downton Business Centre, Salisbury, SP5 3RB to be used for its general and charitable purposes.

USING OUR FREE WILL-WRITING SERVICE

We've teamed up with two trusted partners to offer you the chance to make a simple Will for free.

Whether you choose the convenience of starting your Will online or prefer a face-face-appointment, our Free Will-Writing service includes a free consultation with a specialist solicitor to ensure your Will meets your needs.

Rest assured using the service doesn't place you under any obligation to remember Help for Heroes in your Will. All we ask is that you take a moment to imagine the lasting difference you could make.



make your Will For Good

Bequeathed allows you to make a Will from the comfort of your own home, and at a time and pace that suits you. With support at hand to help you complete the Will interview, the system creates your draft Will from the answers you give.

When you're ready, Bequeathed will arrange a free 30-minute appointment with one of their accredited legal partners by phone or video call, at your home or in the solicitor's office.

To get started, visit the Get Help With Writing your Will page on our website and click on the red Go To Bequeathed button.

FREE WILLS NETWORK

The National Free Wills Network helps charity supporters write a simple Will through a face-to-face appointment with participating solicitors across the UK. At your request, we'll send your details to The Network and they'll supply a list of participating local firms. You choose which firm you'd like to use and make an appointment.

We pay a discounted charity rate for a simple Will. If your needs are more complicated you may be asked to pay the additional cost.

For more information, or to be referred to the Network, call 01725 514965 or email legacies@helpforheroes.org.uk

We're here to help

If you can't decide which service to use or have any questions at all, we're happy to help.

Call 01725 514965 or email Legacies@helpforheroes.org.uk

YOU CAN HELP HEROES OVERCOME ANY CHALLENGE

Bruce Falkenberg lost both legs following illness. Despite his ordeal, his determination and your encouragement have given him a new lease of life.

"I joined the Army when I was 22. There were highs and lows but there was no other place I'd rather be.

- "When the pain in my feet started it was like walking on hot sand, only a thousand times worse. I'd developed plantar fasciitis and had torn tendons and nerve damage. After surgery I was in a really bad place. I felt I'd let my mates down and became depressed; turning to painkillers and alcohol.
- "But the pain grew worse, so I decided to have my legs amputated below the knee. I was disabled but with prosthetics I could finally walk again, pain free.
- "Help for Heroes suggested I try wheelchair rugby and helped

fund a specially adapted wheelchair so I could play.

"And when the lift I use to get from my garden to my front door broke, you stepped in again. Without it I struggled to leave the house."

Bruce's wife, Louise, has been through his side throughout. She knows there will be more challenges in the years ahead.

- "Our journey isn't over. As Bruce gets older he'll need to use his wheelchair more but his arms will become weaker, making it harder to get in and out of his chair.
- "These are all things we need to think about for the future, but Bruce's determination and your ongoing support will help us through."

TAX **MATTERS**

Lots of people worry about Inheritance Tax but leaving a gift to charity in your Will can reduce the tax burden on your estate.

Your legal adviser will explain how the Inheritance Tax rules apply to you and your circumstances; and the information below is offered for guidance only.

What is Inheritance Tax?

Inheritance Tax (IHT) may be charged on any part of your estate over the nil rate band threshold of £325,000. IHT is charged at 40 per cent and your executor will need to pay the bill before they can distribute your estate.

Would leaving a gift to charity reduce my IHT eligibility?

UK-registered charities are exempt from Inheritance Tax so leaving a gift to Help for Heroes in your Will would reduce the taxable value of your estate. Leaving 10 per cent or more of your estate to charity could reduce the rate of IHT payable on your estate from 40 per cent to 36 per cent.

An experienced legal adviser will inform you of any exemptions relevant to your circumstance and help you plan your Will accordingly.

IHT exemption for injured veterans

An estate may be granted exemption from Inheritance Tax if the deceased was a serving or former member of the armed forces and the Ministry of Defence (MOD) agree they died from an injury suffered or disease contracted while on active service, or if their injury or illness can be shown to have hastened their death. An exemption may also be granted if the deceased was targeted and killed because they were a serving or former member of the Armed Forces.

To find out more call Veterans UK on 0808 1914 218 or visit gov.uk/ guidance/support-for-war-veterans

Further information

The UK Government website (gov.uk/inheritance-tax) contains helpful information and useful examples; and HM Revenue and Customs also offers an Inheritance and Probate helpline: 0300 123 1072.

YOU CAN SHOW VETERANS THEY DON'T HAVE TO FIGHT ALONE

Almost 50 years after Kevin was sent on his first tour of Northern Ireland, the horrors he experienced there still haunt him.

Thanks to you, he's now getting the support he needs.

"I joined the Army in 1975, when I was 18. Within months, I was sent to Northern Ireland.

"That first tour changed me. There was one particular incident: a lad was hit by a petrol bomb but there were bricks and bottles flying, and I couldn't help him. I still wake up screaming at the horror of it."

After four more tours of Northern Ireland and deployment in the First Gulf War, where he suffered chemical burns and was injured in an explosion, Kevin left the Forces. At first he settled easily into civilian life, but then post-traumatic stress disorder (PTSD) took hold.

"I've suffered from PTSD since my first tour, but I woke up one Sunday morning and there was just too much pain", he remembers. "I tried to take my own life because I couldn't put my family through it anymore.

"Over the last six years, Help for Heroes has given me the counselling and support I needed to turn my life around. They're getting me surgery for my back injury and have organised equipment to help me get in and out of the bath. I asked if I needed to pay but my case manager said: 'No. This is what we do'.

"The scars won't go away and I still have the nightmares; but now I also have hope and a reason to live. Thank you for helping me find that again."

CHANGING YOUR WILL TO CHANGE LIVES

It's important to check your Will every few years, as your circumstance and priorities can change over time.

Writing a Codicil

Small changes to your Will can be accommodated by writing a Codicil, which is a legal document that needs to be signed and dated by you and two witnesses. The Codicil should be stored with your Will but mustn't be attached, as this could invalidate both documents.

We recommend speaking to your legal adviser before writing a Codicil.

Suggested wording for a Codicil:

"I (name) of (address) declare this to be a Codicil dated (date) to amend my existing Will, dated (date of Will).

"I give all/percentage/share/ sum/item to Help for Heroes (RCN1120920/SC044984) of 14 Parkers Close, Downton Business Centre, Salisbury, SP5 3RB to be used for its general charitable purposes."

In memory gifts

While you're making your Will, you might like to specify your funeral wishes and say if you'd like floral tributes or a collection for a charity.

Family and friends often tell us they find it comforting to know their loved one's memory and values will live on through a favourite good cause; and it can help to have a positive focus at such a sad time.

If you'd like to be remembered in this way, please include instructions in your Will, or a Codicil or Letter of Wishes.

Did you know?

Many of the legacies we receive each year have been left in honour of someone special. Whether your loved one served in the military, lived through conflict or cared for wounded veterans; leaving a gift in their memory is a lasting tribute that will change many lives. "Long after the war was over there were still ghosts that haunted my father."

MY GIFT TO MY **ARMED FORCES FAMILY**

Bob Cubitt's parents served in WWII, and their service inspired him and his son to sign up. Now he's leaving a special legacy in memory of his heroes.

"My mother served for three years during the war, and my father from 1938 to 1961."

"As an Army Commando my father took part in some of the most daring raids of World War II. He didn't talk about the war but the mental scars remained. Nowadays he'd almost certainly be diagnosed with PTSD.

"Having experienced conflict and seen friends killed and injured, my parents always supported military charities. But it was the presence at my father's funeral of a young family friend who'd lost three limbs in Afghanistan that really brought home to us how much help is needed. "My mother realised our young friend would need support for the rest of his life, so decided to leave some money to Help for Heroes. As the executor of her Will I was proud to carry out her wishes; and finding out more about the charity's work has prompted me to include them in my own Will."

"If we're going to ask people to fight for us, we've got to be prepared to look after them. And no-one does that better than Help for Heroes. My legacy is a tribute to my parents but it's for everyone who needs help in the future."

TOGETHER WE'VE ACHIEVED SO MUCH ALREADY...NOW LET'S CHANGE THE FUTURE OF VETERAN CARE FOREVER

2007

Help for Heroes is founded to support those wounded while serving in the Armed Forces.

2008

Our Sport Recovery Programme launches, enabling wounded servicemen and women to become active again.

2010

The Help for Heroes Rehabilitation Complex opens at Headley Court. We are given permission to expand our services to those who served before 1991.

2011

Our first Recovery Centre opens in Wiltshire, and our Band of Sisters fellowship launches for the families of veterans and service personnel.

2012

The Fisher House project launches, providing accommodation for families of wounded service personnel. Our Colchester Recovery Centre opens.

2013

We open recovery centres in North Yorkshire and Devon. Our Career Recovery service launches, helping veterans back into work.

2014

Our Hidden Wounds service launches, offering counselling and mental health support to veterans. We train and support the British team at the first Invictus Games.

2015

Our Counting the Costs study finds that more than 66,000 servicemen and women and veterans will need support in the future.

2016

We support athletes representing Great Britain at the Rio 2016 Paralympics and award our 10,000th welfare grant.

2017

Working with the MOD, we launch a study into the long-term needs of battlefield casualties from Iraq and Afghanistan. In our first decade as a charity we helped a total of 17,267 people.

2018

We open a Support Hub offering recovery services in Wales and launch a project focusing on the country's most seriously injured veterans.

2019

We increase our rehabilitation services in the community; working with GPs and NHS networks to improve the care veterans receive.

In 2020/21, waiting times for our Hidden Wounds Service averaged two to eight weeks.

Waiting times for NHS psychological support in the same period were 24 to 96 weeks. Together we've helped 27,000 people in our first 14 years. Thank you!

2020

We adapt our services to support veterans and carers remotely during lockdown. Our Recovery College launches and our Clinical team expands to reach more veterans in the community.

2021

Focusing on reaching veterans in their homes and communities, we license our recovery centres to the MOD for rehabilitating injured personnel. We support veterans affected by Afghanistan evacuation crisis and help the families of Afghan interpreters coming to the UK.

2022

Our Suicide Awareness project launches, helping families and carers recognise and help struggling veterans. We work with local authorities to ensure local suicide prevention plans include veterans.



OUR PROMISE TO YOU

If you choose to remember Help for Heroes in your Will, we want you to feel confident you're doing the right thing. So here's our promise to you:

- We understand family and friends come first and will never put pressure on you to leave a gift or tell us your plans.
- We respect your privacy and will never ask you to share more than you want to. Anything you tell us will be treated in confidence.
- We appreciate your priorities or circumstances might change in the future, and you may choose to take us out of your Will.

- We promise to use your gift wisely and in the best interests of wounded veterans and their families.
- We will treat your Executors with empathy and respect.
- We are always here to help. Call 01725 514965 or email legacies@helpforheroes.org.uk anytime you need us.

"My father protected our country for over thirty years. Now I'm protecting those who follow in his footsteps."

Carole Groves

GENEROSITY

I wander in this desolate land Hoping to find someone who understands I come across Help for Heroes They offer a helping hand A beacon of light In a life so dark

With their support and care I slowly rebuild my life Your generosity helps them Continue their good work Helping those whose lives Have been changed Serving their country.

Roy Taylor, Royal Navy veteran





Help for Heroes is a charity registered in England and Wales (1120920) and Scotland (SC044984)