

YOUR GUIDE TO HELPING VETERANS WITH A GIFT IN YOUR WILL

HELP for HEROES

YOUR LEGACY TO OUR NATION'S HEROES

Dear Friend,

Thank you for considering leaving a gift in your Will to help our Armed Forces community.

When Help for Heroes was formed in 2007, distressing scenes from the wars in Afghanistan and Iraq were on our TVs and in our papers every day. We could see the sacrifices our Armed Forces were making, and injured personnel were at the forefront of everyone's minds.

When those wars ended, the media's attention moved elsewhere.

But for many veterans, the war isn't over. It never will be for those who lost limbs or suffered brain damage. Every day's a fight for those who are paralysed. And the horrors of war remain all too real for veterans haunted by memories from the frontline.

Incredible advances in medicine meant people survived battlefield injuries in Iraq and Afghanistan that they'd have died from a decade earlier. And for that we are truly thankful. But those veterans will live with their injuries for the rest of their lives. So will their families. And as their conditions evolve over time, their needs will also change and increase.

The need for our life-changing services continues to grow. On average four people are medically discharged from the UK Armed Forces every day. And that can be when the toughest battles are just beginning.

Thousands of veterans and their families are trapped in a world of pain, injury, loneliness, isolation, disability, poverty, poor mental health and inaccessible housing.

But with you by our side we can give them the recovery, rehabilitation and wellbeing services to help them rebuild their lives. We can reach out to those in isolation. We can help veterans and families feel that life is worth living again.

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,



James Needham
Help for Heroes Chief Executive Officer



WHO WE ARE AND WHAT WE DO

From small beginnings

As a charity, we started out with the aim of funding a swimming pool to help injured service personnel recuperate with dignity. But the kindness and energy of the British public meant we were able to fund a state-of-the-art rehabilitation facility that's still in use today.

Who we help

But that was just the beginning of the story.

Today we support any military veteran, no matter where or when they served or how long for. We help those who were in the Regulars and Reserves. Whether they served in a conflict zone or not.

Our sporting, recreational and social activities aimed at tackling loneliness and isolation are available to serving personnel too.

When life gets tough for a veteran it can affect those around them. They're often the ones who see a veteran when they're at their lowest point; and that can take its toll. That's why we've always supported the families and loved ones of veterans.

We're also here for those who've worked alongside UK Armed Forces on deployment. For example, we've helped hundreds of Afghan civilian interpreters who saved the lives of British forces on the frontline and have since had to flee the Taliban.

How we help

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

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



Our free sporting activities tackle veteran isolation.

NO HERO SHOULD STRUGGLE ALONE

Since 2007, you've helped us reach more than 30,000 veterans and family members. But there are thousands more who still need help. We won't stop until everyone has the support they need, 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 their families across the UK.

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

- Expert mental health support, carefully tailored to each veteran and family member who needs it.
- Specialist medical care from nurses and therapists, to help veterans with injuries and illnesses.
- Grants to pay for mobility equipment, home adaptations and other items to help veterans live independently.
- Support with housing, finances, employment, education, and family matters.
- Sport, exercise and community based activities for veterans and families, to tackle loneliness and isolation and to improve people's wellbeing.
- 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.

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

Thank you for being by our veterans' sides.



You can give veterans like Simon carefully tailored support.

IRENE'S LEGACY OF LOVE AND HOPE

Gill's sister, Irene, left a gift in memory of her husband, Bob. Gill shares their story.

"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.



Gill with a photo of Bob, who was injured in WW2.

"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 served in the military and are struggling with your mental or physical health, we can help. We can also help if you're struggling to find somewhere to live, or to get a job. Maybe you're lonely and want to meet other veterans or military families in your area?

If you would like to talk to someone about the help available, please get in touch today.

Call **0300 303 9888**
or visit **helpforheroes.org.uk/get-help**

YOU CAN BE THERE FOR HEROES IN THEIR HOUR OF NEED

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



Thanks to you, John and Claire are making the most of every day.

John used to be so fit 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 coordinates 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 support the Charity, I know what a difference you make. From both John and me: thank you for everything." Claire



Your support means veterans and their families can face life's challenges.

OUR TOP TIPS TO HELP YOU WRITE YOUR WILL

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

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.

5 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 11** 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. None of you can leave the room during the signing as this will invalidate your Will. Witnesses must be over 18 and independent, and neither they nor their spouse or civil partner can benefit under your Will.

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.

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.

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.



You're helping veterans like Ed, who was seriously injured in Iraq.

How to remember us in your Will

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 give .....per 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.

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 514 965 or email legacies@helpforheroes.org.uk so we can discuss your wishes and help you.

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

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

"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 when one of my fellow soldiers, a young lad, was hit by a petrol bomb. There were bricks and bottles flying, and I couldn't help him. I still wake up screaming at the horror of it."

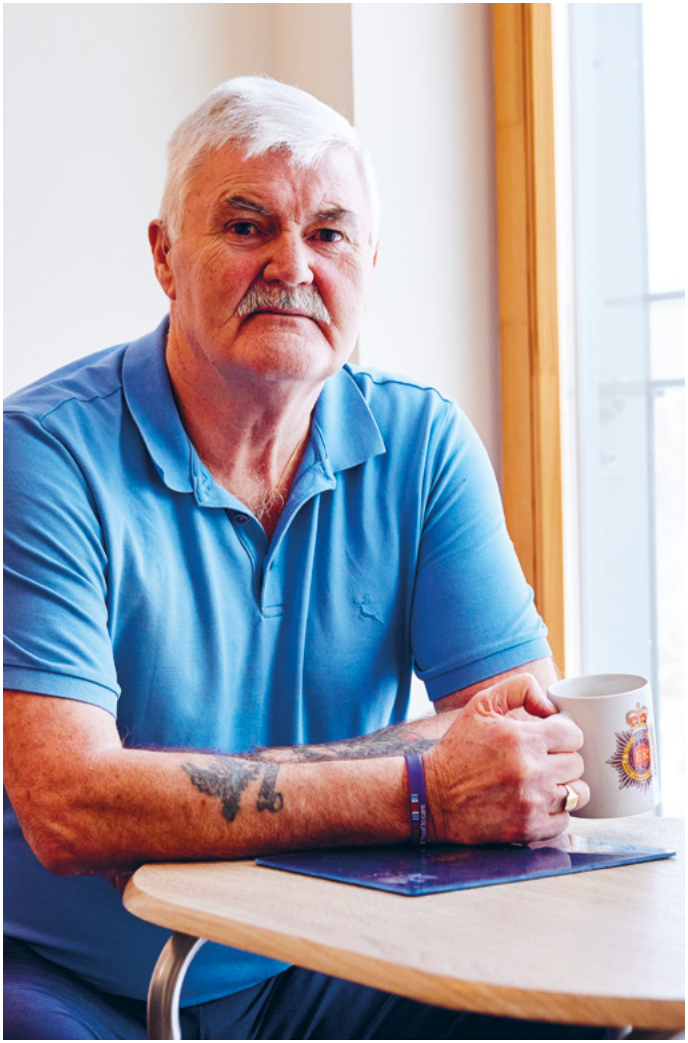
After four more tours of Northern Ireland and deployment in the First Gulf War, where he suffered chemical burns and was injured in an explosion, Kevin left the Army. At first he settled easily into civilian life, but then post-traumatic stress disorder (PTSD) took hold.

"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."

Kevin, Army veteran



Kevin has turned his life around by talking to our counsellors about his PTSD.

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.

Rest assured that 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.

MyIntent 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, MyIntent 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 MyIntent' button.

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**

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, they fixed it. Without it, I struggled to leave the house."

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



Legacy gifts help support the whole family.

"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. Bruce's determination and your ongoing support will help us get through." Louise



Thanks to friends like you, Bruce is able to stay active.

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 has found her spark again through 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 got to experience what I was missing from my life and the penny dropped that actually, because of Help for Heroes, I can live my life again through sport. 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 the Charity 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, thank you for such a wonderful gesture. You'll help veterans live life to the full; and that's amazing. Thank you." Clare



Your gift could help veterans enjoy sport as part of their recovery.

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.

Remember that a Codicil is a completely separate document from a Will. 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 a veteran; leaving a gift in their memory is a lasting tribute that will change many lives.



Through the Help for Heroes Choir, veterans rediscover their voice and confidence.

To find out more about the different ways your family could commemorate you, please call 01725 514112 or email inmemory@helpforheroes.org.uk

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 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.

It 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 IHT 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.

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.

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 IHT if the deceased was a serving or former member of the Armed Forces, and the Ministry of Defence (MOD) agrees 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



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."

"My legacy is a tribute to my parents but it's for everyone who needs help in the future." Bob Cubitt



Bob's gift is for heroes of every generation.

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 Essex 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.

2020

We adapt our services to support veterans and carers remotely during lockdown. Our Recovery College launches to give veterans and family members skills, knowledge and confidence to help them on their recovery journey. 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 the 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.

2023

After intense lobbying by Help for Heroes and our partners Blesma, the limbless veterans charity, the Government announced it will reopen the Veterans Mobility Fund with £3 million. This will allow seriously injured veterans to get specialist wheelchairs and other mobility aids.

TOGETHER, WE'VE HELPED MORE THAN 30,000 VETERANS AND FAMILY MEMBERS SINCE 2007. THANK YOU!

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 will use your gift wisely and in the best interests of veterans and their families.**
- **We will treat the Executors of your Will with empathy and respect.**

We are always here to help. Call **01725 514965** or email **legacies@helpforheroes.org.uk** anytime you need us.



A gift in your Will would allow us to continue providing life-changing support.



‘Generosity’

by Roy Taylor, Royal Navy veteran

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

Nov 2026 deletion

HELP for HEROES

helpforheroes.org.uk **legacies@helpforheroes.org.uk** **0300 303 9888**

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Help for Heroes, 14 Parkers Close,
Downton Business Centre,
Salisbury, Wiltshire SP5 3RB

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Published by Help for Heroes, a charity registered in England and Wales (1120920) and Scotland (SC044984), and limited company registered in England (6363256).