

The future of the Alzheimer's Research Trust

This booklet shows how easy it is to include the Alzheimer's Research Trust in your Will and also answers some of the questions you may have about making a Will.

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To include the Alzheimer's Research Trust in your Will, it is best to take a note of our registered charity number and address to your solicitor:

Alzheimer's Research Trust
Registered charity number 1077089
The Stables, Station Road, Great Shelford, Cambridge, CB22 5LR

About the Alzheimer's Research Trust

The Alzheimer's Research Trust is the leading UK research charity for dementia including Alzheimer's. The Trust's ultimate aim is to find a way of preventing or curing Alzheimer's and related diseases.

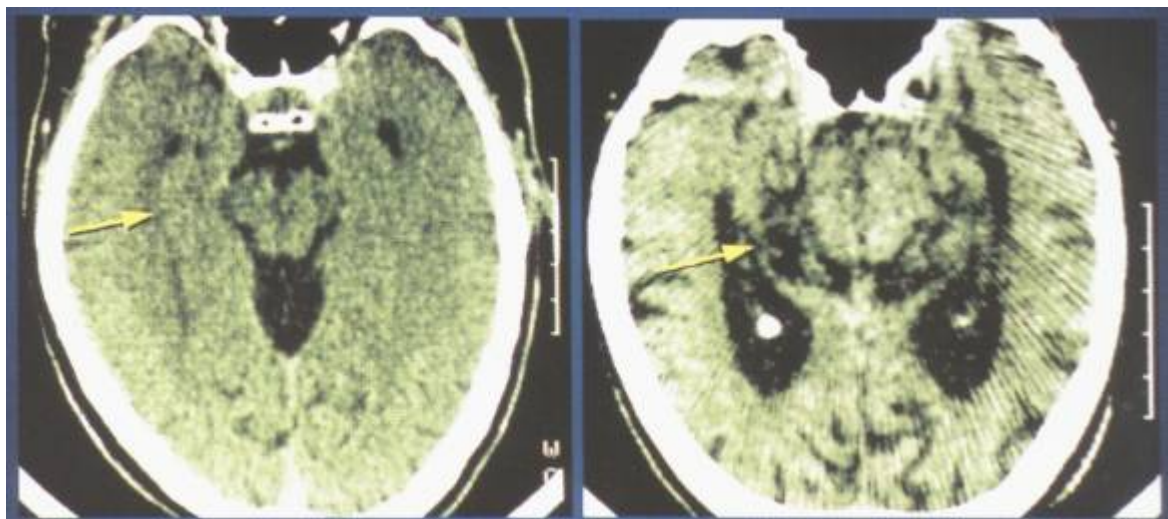
The charity funds vital research into the causes, treatment and prevention of Alzheimer's disease and related dementias, including vascular dementia, Lewy Body disease and fronto-temporal dementia. It also provides free information on dementia to the public and to the medical community.

How does the Alzheimer's Research Trust fund its work?

The charity's groundbreaking research is funded entirely by its wonderful supporters, including individual donors and people who include a gift to the Alzheimer's Research Trust in their Will. The charity does not receive any government funding and relies on voluntary contributions to fund its crucial research. In recent years, nearly half of the charity's work has been funded by money donated through supporters' Wills.

How is the Alzheimer's Research Trust fighting the disease?

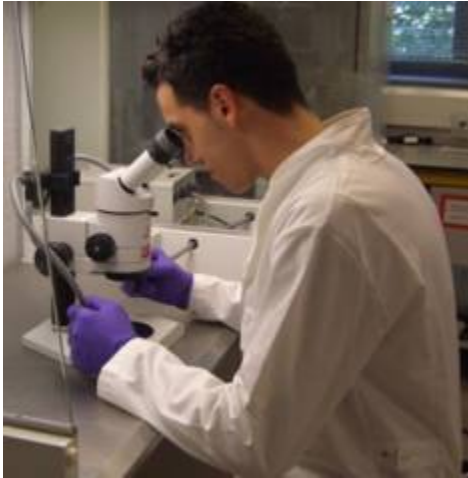
The symptoms of Alzheimer's are caused by a loss of nerve cells in certain regions of the brain. The Alzheimer's Research Trust is trying to find out what causes this loss and how it can be halted or prevented. Today, we know more about Alzheimer's than ever, but it is an extremely complex disease. There is still a long way to go to achieve our goal of defeating dementia.



The image on the left shows a healthy brain compared with the right-hand image of someone with Alzheimer's disease.

What legacies have done for the Alzheimer's Research Trust

Gifts in Wills have funded nearly half of our research in recent years.



Alzheimer's Research Trust PhD students are the lifeblood of future research

Mr Peter Harding, whose wife sadly had Alzheimer's, kindly left the Trust a legacy of £5,000 to help us find a cure for this devastating disease.

Gifts like these help us to secure some of the country's best young scientists for our graduate student programme.

We are encouraging more talented young scientists into the field of Alzheimer's to do important research today and develop into the leading scientists who will drive future work.

Heather Holden, whose father had Alzheimer's, left £50,000 to the Alzheimer's Research Trust. Her gift is enabling a key scientist to dedicate his time to research for an entire two-year period.

"Our research is trying to improve early detection of Alzheimer's so that treatments and future ways of preventing the disease can be given before the brain is damaged."

Professor Simon Lovestone



Why supporters have included the Alzheimer's Research Trust in their Will

By leaving a gift to the Alzheimer's Research Trust in your Will, you can do something extraordinary – you can help find a cure for Alzheimer's.

"Alzheimer's research is desperately under-funded and yet so important if we are to combat the disease. I've included a gift to the Alzheimer's Research Trust in my Will. It is such a worthwhile way to help protect future generations from this terrible disease forever."

Harriet Millward, Deputy Chief Executive, Alzheimer's Research Trust

Long-term research is essential if we are to make real progress in the fight against Alzheimer's. We rely on income from legacies to fund much of our crucial work. Your legacy, large or small, could help to ensure that we are able to continue our vital research and initiate important long-term projects. Your gift could fund the hours of research that make major breakthroughs.



“My mother recently passed away from Alzheimer’s disease. Prior to the onset of Alzheimer’s she used to be as sharp as a razor and great fun to be with. But over time the disease progressed and she changed significantly. If research can lead to a treatment it would be a major breakthrough. I don’t have a lot to leave – but I hope that I will still be able to make a difference.”

Dr Frank Abramson, Trustee of the Alzheimer’s Research Trust

What your contribution could help us to achieve

Your legacy could help us to make real advances towards finding a way of curing or preventing dementia. Science is moving forward all of the time and we anticipate more new and exciting ways of making progress will emerge in the years ahead.

- £600 would train two scientists on specialist software, making a difference to the results they can achieve.
- £1532 provides a laptop computer to increase the productivity of research in several laboratories.
- £5000 provides chemical compounds enabling a project to investigate possible treatments for dementia.
- £14,480 would pay for brain scans for a project for a whole year – helping us to understand how Alzheimer’s affects the brain and find ways of halting it.
- £20,500 enables scientists from different universities to work together and progress research in a way not otherwise possible.
- £86,500 supports a talented young graduate scientist for three years. Conducting important research, they also learn valuable skills to use in research for years to come.
- £144,300 would allow an experienced research scientist to dedicate his or her time to research for three whole years - enabling real progress to be made in the search for an answer to dementia.
- £466,949 funds an entire major research programme, using the latest techniques in computer screening to identify compounds which could be developed into drugs for the treatment of Alzheimer’s.

How much money is the charity investing in research?

Alzheimer's research is seriously under-funded. Each year, only £11 per patient is spent on UK Alzheimer's research compared with £289 for cancer which affects a similar number of people.

Last year, we were able to spend £3.8m on vital dementia research. In recent years, nearly half of our research has been funded from gifts in supporters' Wills. The Alzheimer's Research Trust aims to put as much money as possible towards its vital research. We have very low running costs for a national charity of our size.

If you would like a free copy our latest annual review and audited accounts, simply complete and return the form at the end of this booklet.

How does the Alzheimer's Research Trust decide which research to fund?

Research funding applications to the Alzheimer's Research Trust undergo a strict peer-review process. Projects are examined in detail by internationally-respected researchers and then considered by the charity's Scientific Advisory Board which consists of world-class scientists in the field of dementia and lay members. Working at the cutting-edge of dementia research, advisors generously give their time for free to ensure work funded by the Alzheimer's Research Trust is of the highest quality and offers the best hope of making progress towards a cure, treatment or prevention.

The Alzheimer's Research Trust is a member of the Association of Medical Research Charities.

Making a Will

First you will need to consider your assets (the attached sheet may help you with this) and decide who you would like to benefit from your Will. It would be wonderful if, after looking after friends and family, you chose to include the Alzheimer's Research Trust in your Will.

We would not recommend that you write a Will yourself as, even with the best of intentions; home-made Wills often become invalid. Consulting a solicitor is quick, easy and will ensure that your wishes are carried out. You can usually expect to pay about £75-£100 for a single Will and £100-£150 for a Will for a husband and wife. This is relatively cheap compared with the possible worry to loved ones and additional costs that an invalid Will could incur.

Can the Alzheimer's Research Trust recommend a solicitor?

We can't recommend any particular solicitor, but we can provide a Law Society list of solicitors in your area who could help you make your Will. Simply complete and return the attached form at the end of this booklet, or contact our legacy officer, Joanne Fearne, tel 01223 843899 or email jfearne@alzheimers-research.org.uk. Alternatively, you can search the Law Society website direct by visiting www.lawsociety.org.uk.

How to include the Alzheimer's Research Trust in your Will

To include the Alzheimer's Research Trust in your Will, it is best to take a note of our registered charity number and address to your solicitor:

Alzheimer's Research Trust
Registered charity number 1077089
The Stables, Station Road, Great Shelford, Cambridge, CB22 5LR

Your solicitor will be able to advise you how to leave a legacy to the Alzheimer's Research Trust. You can make a new Will or make what is known as a 'codicil', which is a way of amending an existing Will.

The wording used in Wills is usually something along the lines of the following:

I give (the residue of my estate/ the sum of £____) to the Alzheimer's Research Trust (registered charity no. 1077089) of The Stables, Station Road, Great Shelford, Cambridge CB22 5LR for its general charitable purposes and I declare that the receipt of the Treasurer or other authorised officer will be sufficient discharge to my executors.

The possible tax benefits of leaving money to charity in your Will

A gift in your Will to a registered charity, such as the Alzheimer's Research Trust, will be free of tax.

In the current tax year, the first £300,000 of your estate is exempt from Inheritance Tax. If your estate is worth more than this, then the remainder will be taxed at 40%, excluding any amounts to your spouse or to a registered charity. Since a legacy to the Alzheimer's Research Trust is free from Inheritance Tax, it could reduce the overall value of your estate that would be subject to tax.

I have heard there are different types of legacy I could leave. What are they?

There are three different ways you could include the Alzheimer's Research Trust in your Will:

- | | |
|------------|--|
| Residuary: | a proportion of your estate. For example, if you donated the remaining value of your assets after you have provided for friends and family, this would be known as a residuary legacy. |
| Pecuniary: | a specific amount of money. For example, if you wanted to donate £10,000 to the Alzheimer's Research Trust, this would be called a pecuniary legacy. |
| Specific: | a particular item, anything from property and jewellery to stocks and shares or proceeds of Life Assurance policies. |

I have been diagnosed with dementia. Can I still make a Will?

The onset of dementia need not necessarily preclude you from making a Will. The main requirement is that you still have what is called 'testamentary capacity'. In other words, you need to be able to understand:

- you are making a Will and what its broad effect will be
- the nature and approximate value of the assets you own
- those you ought to consider benefiting in your Will, e.g. close relatives.

Given the dementia diagnosis, it could be worth asking your medical consultant to be one of the two individuals who witness your signature to the Will. This will pre-empt any doubts that could surface after your death concerning your capacity at the date of the Will.

Enduring Power of Attorney and Lasting Power of Attorney

The Mental Capacity Act 2005 was fully implemented in England and Wales on 1 October 2007. The Act introduced a number of changes in the way:

- people can plan ahead for a time when they may not have mental capacity
- decisions are made on behalf of people who lack mental capacity

From October 1, 2007, Enduring Powers of Attorney (EPA) can no longer be made. They were replaced with Lasting Powers of Attorney (LPA). Properly executed EPAs made before 1 October 2007 can still be used and can be registered

An LPA is a legal document. It is made using a special form and allows you to choose someone that you trust to make decisions on your behalf about such things such as your property and affairs or personal welfare at a time in the future when you no longer wish to make those decisions, or when you may lack the mental capacity to do so.

It can be drawn up at any time while you have capacity, but has no legal standing until it is registered with the Office of the Public Guardian. A registered LPA can be used at any time, whether you have the mental ability to act for yourself or not.

You can create two types of LPA:

- Property and Affairs LPA
- Personal Welfare LPA

Anyone over 18 years, with the capacity to do so, can make an LPA appointing one or more people to make decisions on their behalf. You cannot make an LPA jointly with another person; each person must make his or her own LPA.

An existing EPA can continue to be used after 1 October 2007, and provided the individual still has mental capacity, a decision could also be made to take out an LPA to cover personal or financial issues.

Incapacity in Scotland

The Adults with Incapacity (Scotland) Act 2000 provides different ways for people to manage the affairs of those over 16 who are unable to act for themselves. You can hand over a decision-making power (power of attorney) to another person in case your illness gets worse in the future. This could include decisions about your property, finances and personal welfare.

For further information visit www.publicguardian-scotland.gov.uk.

My relative has Enduring Power of Attorney over my affairs. Can I still amend my Will?

Yes, provided you have 'testamentary capacity' (see previous section), the existence of the power of attorney is irrelevant. That said, problems might occur if your power of attorney has been registered with the Court of Protection since registration can imply you already lack mental capacity in some form. In these circumstances, it

would be sensible to discuss the issue with your medical consultant and, subject to his or her advice, invite him or her to witness your Will.

I have Enduring Power of Attorney over a friend's affairs. Can I change their Will?

In usual circumstances, this would not form part of an attorney's remit.

Nevertheless, should the power of attorney be registered with the Court of Protection, and should your friend lack testamentary capacity and their family or financial circumstances change significantly, then you might conclude that the provisions of the existing Will are now inappropriate. For instance, this might happen if the property owned by your friend has been sold to fund their care when it was originally intended for somebody. Here, you could apply to the Court of Protection for an order authorising the execution of a 'Statutory Will' effecting the desired changes. The Court will need to be persuaded that such changes reflect the wishes, needs and obligations that your friend would have taken into account had he or she been able to do so.

For more information

If you would like more information on making a Will or leaving a legacy to the Alzheimer's Research Trust, please contact our legacy officer, Joanne Fearne, in confidence, by phoning **01223 843899** or emailing **jfearne@alzheimers-research.org.uk**



Joanne Fearne, Alzheimer's Research Trust legacy officer

*The notes in this booklet are for information only and do not constitute legal advice.
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Considering your assets

The following lists might help you to consider your assets and how you would like your possessions to be distributed.

Assets (what you have)

House value	£
Car	£
Money in bank/building society	£
Stocks and Shares/Unit Trusts	£
National savings/bonds	£
Insurance policies	£
Pensions	£
Furniture	£
Household effects, e.g. china, glass, ornaments, pictures	£
Jewellery	£
Clothing	£
Other items	£
Total	£

Liabilities (what you owe)

Mortgage	£
Bank loan	£
HP agreements	£
Credit cards	£
Tax owed	£
Other debts	£
Total	£

Tell us your views. We would love to hear from you.

Thank you so much for your support. We'd love to know what you think about some of the issues covered in this booklet and would be very grateful if you could complete and return this form.

1. What do you think about leaving a gift to the Alzheimer's Research Trust in your Will?

2. Would any other information about making a Will or leaving a legacy be useful from the Alzheimer's Research Trust?

3. Please tick here if you would like:

- a Law Society list of solicitors in your area who can help you to make a Will
- the Alzheimer's Research Trust's latest audited accounts
- a free information booklet about Alzheimer's disease and related dementias.
- to pledge a legacy to the Alzheimer's Research Trust (you do not have to tell us if you are including us in your Will, but it will help us to communicate with you more efficiently in future. Thank you.)

4. Your name and address (if you would prefer to remain anonymous, simply leave this section blank. Please note we need your address if you have asked for further information in section 3. above.)

Name _____

Address _____

_____ Postcode _____

5. Please add any other comments here

Please return this form to:

Joanne Fearne, Alzheimer's Research Trust, The Stables, Station Road, Great Shelford, Cambridge CB22 5LR.