If everyone who’s been affected by breast cancer put a gift in their will to Breast Cancer Now, this could be the effect...
I want to ensure that the charity’s research into the disease will answer all the challenges presented by breast cancer, in order to give hope and comfort to future generations.

Amanda

It’s so that research can continue to make breast cancer a thing of the past for my great nieces. I want to make this happen.

Christine

I was 19 when my mum was diagnosed with breast cancer. Her three sisters were too. They all survived. I’m leaving a gift to look after my own girls when they’re grown up.

Gwen

Having lost my wife to breast cancer at the tender age of 44, I want to do all I can to eradicate this terrible disease.

Gary
Imagine if we all did it

Imagine if everyone who wants to stop breast cancer decided to put a gift in their will to Breast Cancer Now for research.

The support of so many people for our cause has helped get us to the point where many more women are surviving breast cancer than ever before.

Today, Breast Cancer Now is focusing on bringing forward the day that no family has to face a future without someone they love because of breast cancer. And, as a scientist, I can tell you that a gift in your will could help with this.

What will that day look like? What effect could gifts in wills have on the shape of daily life for women in the coming decades? Breast Cancer Now has a vision, and over the next few pages you can see the effect a gift in your will could have – whatever its size.

And when you’ve had a look, could I ask you to take a minute and consider whether leaving a gift in your will is the right decision for you.

It might be a little while before you make or update your will. But when you do, if it’s a yes or a maybe to a gift in your will to Breast Cancer Now, your decision will be there in your mind, ready to act upon.

Professor Andrew Tutt
Director of the Breast Cancer Now Toby Robins Research Centre
No daughter will die from secondary breast cancer

Every woman who develops secondary breast cancer will live

Let’s start with what a gift in your will could do for secondary breast cancer. Because it’s nearly always when breast cancer spreads that it takes the women we love. It is our biggest challenge.

But breast cancer research is at a tipping point, which means that money – gifts in wills – can now create radical change and progress like never before.

What could this mean for a woman with breast cancer?

• **A test to tell how much treatment is needed to stop it spreading**

  If doctors can tell how likely a cancer is to spread, it will mean goodbye to aggressive over-treatment if her risk is low. Or stronger treatment if her risk is high.

• **New treatments to stop escaping breast cancer cells ‘settling’**

  A project we’re working on, looking at how certain proteins seem to help stray breast cancer cells settle in the bone by acting like a ‘fertiliser’, could lead to a way of stopping this process.

• **Treatment that promises to last**

  If one drug stops working, there will always be another ready, so there are many more lines of defence for women living with breast cancer.

We lost Fiona when she was 36. I’ve put a gift in my will to Breast Cancer Now to help create treatments for secondary breast cancer, so one day no family will feel, ‘We’ve come to the end of the road’ - and every daughter will live.

Bob Mitchell

By 2050

gifts in wills could ensure that no family will have to face a future without the woman they love, because every woman who gets secondary breast cancer will be able to live with it.
No mum will be too sick from chemo to do the school run

Every woman will benefit from better treatments

If there’s a shining example of what money being available for research can do, it has to be primary breast cancer. Nearly four out of five women are still living 10 years after diagnosis. But we’re still using tools that are sometimes too blunt for treating primary breast cancer as precisely as we need to, and the side effects can be debilitating.

A gift in your will could change women’s lives like this:

• **More precise treatments**
  Every woman will be offered a specifically tailored treatment for her kind of breast cancer, so it’s more likely to work. For example, we’re working to develop new drugs that target triple negative breast cancer and, in time, gifts in wills could carry these through to clinical trials.

• **Less disruptive treatments**
  During treatment, a woman will be more able to go about daily life as usual because she’ll have been tested for how she as an individual will respond to a drug. Then she can be offered one that is as effective as possible without as many dreadful side effects.

• **New treatments available quickly**
  Wherever a woman lives, new treatments that are proven to work will be hers if she needs them, because Breast Cancer Now campaigners will have made sure of it.

By 2025

because of better treatments for primary breast cancer, we believe that 25 per cent fewer people will develop secondary breast cancer.
No wife will be diagnosed too late

Every woman will be diagnosed earlier and accurately

The UK is still lagging behind when it comes to diagnosing women early, which explains in part why more women die of breast cancer here than in many other countries. Gifts in wills can help close the gap.

Building on research we are doing now, a gift in your will could, in time, mean:

• Better mammograms to spot the tiniest changes
• A simple routine test to spot breast cancer long before it can be felt or seen
• At least 1,500 women’s lives will be saved each year by increasing screening uptake back to its highest ever levels

By 2025
with the help of gifts in wills, we believe we’ll have worked out which women are more likely to be at risk of breast cancer, and could benefit from regular screening.

No sister will be unknowingly at risk

Every woman will know her own risk of breast cancer and how to reduce it

Some women have a strong genetic risk of breast cancer, while some have an increased risk that may be caused by other factors. We need to know more.

If we all put a gift in our will to Breast Cancer Now, the long road to preventing breast cancer ever developing in the first place would become much shorter by giving women:

• Advice on lifestyle changes to protect against breast cancer
• A more accurate picture of their personal breast cancer risk, thanks to our Generations Study
• New preventative drugs for women at risk

By 2050
gifts in wills could help us prevent up to 30 per cent of breast cancers ever developing – if we have the money needed between now and then for research.
Put a gift in your will to change the future

Adding a gift in your will, to bring forward the day when no family will lose a woman they love to breast cancer, is simple.

You don’t have to be rich to make a difference
£100, £1,000, £10,000… if we all leave something, think how all our gifts will come together to take away the fear of losing a mother, daughter, wife, friend. Because every family will know that the woman they love is going to live.

A will means your wishes will be acted on
If you want to be sure that wishes for your family, your friends and your favourite causes are acted upon when you’re gone, a will is the way to do it. It’s also the only way to provide for a partner if you aren’t married or in a civil partnership.

You can arrange your gift in different ways
You can leave a sum of money, an item, a percentage of your estate, or a percentage of the ‘residue’ – whatever’s left over after all the other gifts have been distributed.

Do it in your own time
We know it can take a while to get around to making or updating a will, though once it’s done, it feels good to know you’re organised. But if you like the idea of putting a gift in your will to Breast Cancer Now, do make a mental note, and it will come back to you when you’re ready.

The only thing we’d be grateful if you could do now is tell us what you think of the idea, because this is so important to the future of breast cancer research.

Donna, a breast cancer survivor, with her grandchildren.
Breast cancer research is accelerating

This is just a tiny sample of what we’ve achieved with money given by supporters like you in the last few years.

2012
we developed a low-cost test to predict who will benefit from chemotherapy

2013
we helped identify 49 new genetic factors that affect breast cancer risk

2014
we identified a way of predicting which cases of a type of breast tumour called ‘ductal carcinoma in situ’ are likely to progress to invasive tumour

2015
we discovered a protein which helps breast cancer spread to the bone, and that existing drugs could stop this

What could a gift in your will do?

£250
could pay for everything needed for 100 experiments to switch off cancer genes in cells, so we can spot which genes drive cancer growth

£1,000
could sequence the DNA code of a whole cancer genome, to see what genetic changes need to accumulate in order for normal cells to become cancerous

£10,000
could fund a PhD student for almost six months – training the next generation of breast cancer scientists

£25,000
could pay for one fluorescent microscope which allows researchers to study breast cancer cells in fine detail, so we can understand how to stop them in their tracks

From £100 to £1 million and beyond, every gift will make an impact. If you’d like to know more about what your gift could pay for, just ask and we can show you.
Wording for a gift in your will

Your solicitor will be able to word a gift for you, but you may also find the following suggestions helpful.

A gift of money (a ‘pecuniary’ gift)
You can index link your gift if you wish, to stop it losing value over time.

I give to Breast Cancer Now of Ibex House 42-47 Minories London EC3N 1DY Charity Registration Number 1160558 in England and Wales and SC045584 in Scotland the sum of £________ for its charitable purposes and I direct that the receipt of the Treasurer or other duly authorised officer shall be a sufficient discharge to my Executors.

A gift of whatever’s left over (a ‘residuary’ gift)
You can leave a percentage of whatever’s left over to Breast Cancer Now, after all your other gifts of money and items have been distributed.

I give to Breast Cancer Now of Ibex House 42-47 Minories London EC3N 1DY Charity Registration Number 1160558 in England and Wales and SC045584 in Scotland _______% of my residuary estate for its charitable purposes and I direct that the receipt of the Treasurer or other duly authorised officer shall be a sufficient discharge to my Executors.

A gift of an item (a ‘specific’ gift)
This is an item you wish to leave and could be anything from jewellery to a house.

Breast Cancer Now
Fifth Floor, Ibex House, 42-47 Minories, London, EC3N 1DY
Telephone 0333 20 70 300
breastcancernow.org

Breast Cancer Now is a charity registered in England and Wales (No. 1160558) and in Scotland (SC045584).
Company limited by guarantee in England (No. 9347608).
Be clear about inheritance tax

Most of us want as much of our estate as possible to go to the people we love, or even to charities we support. Making or updating your will provides a good prompt to think about inheritance tax and how best to plan ahead.

What is inheritance tax?

It’s a tax on your estate if it is worth more than an amount set by the government – currently £325,000. If you own your home, inheritance tax could well be due on your estate.

If you are married, or in a civil partnership, the tax-free sum can be carried over to the surviving partner so that their estate can be worth £650,000 before becoming liable for inheritance tax.

Inheritance tax is paid out of your estate – what you leave behind – not by the beneficiaries in your will.

How much is inheritance tax?

The tax is currently charged at 40 per cent on anything above £325,000.

So if your estate was worth £500,000, inheritance tax at 40 per cent would be due on £175,000. So £70,000 would be payable to HMRC, which would be deducted from your estate before your wishes were carried out.
Is there anything I can do about it?

Yes. You can bring the value of your estate below the inheritance tax threshold during your life, by giving away lump sums to your family and your friends.

There is no tax payable on gifts you make to your husband, wife or civil partner. If you give money, property or shares to other relatives or friends – and you live for seven years or more after that – again, no inheritance tax will be payable on those gifts. If, however, you die within seven years, tax is payable on a sliding scale.

<table>
<thead>
<tr>
<th>Gifts made before you die</th>
<th>Tax payable on gift</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 3 years</td>
<td>40%</td>
</tr>
<tr>
<td>3-4 years</td>
<td>32%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>24%</td>
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<tr>
<td>5-6 years</td>
<td>16%</td>
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<tr>
<td>6-7 years</td>
<td>8%</td>
</tr>
<tr>
<td>7+ years</td>
<td>ZERO</td>
</tr>
</tbody>
</table>

**Gifts to charity in your will are tax-free**

If you put a gift in your will to Breast Cancer Now, it will be deducted from the value of your estate before the taxman calculates how much inheritance tax, if any, is payable.

**Inheritance tax is changing**

The government has plans to change inheritance tax in the next few years, so that you can leave more to your children. You can keep up to date with this at [www.gov.uk/inheritance-tax/gifts](http://www.gov.uk/inheritance-tax/gifts)

Figures correct at the time of going to print (June 2016)
See our research up-close for yourself

We’d love to invite you to come and see what a gift in your will could do when it’s eventually received, hopefully many years from now. So come and visit a lab to meet our scientists and see the brilliant work they do with gifts in wills.

Simply get in touch with us to find out more.

0333 20 70 300
gifts@breastcancernow.org
We’re here to help

If you’d like to have a chat about gifts in wills, do get in touch.

Call us on 0333 20 70 300
Or email us at gifts@breastcancernow.org

We promise

If you tell us that you’re thinking of putting a gift in your will to Breast Cancer Now, we promise not to put you under any pressure. That simply isn’t our way. We understand completely that the people you love come first.