



# The **Ultimate Gift**

A guide to remembering MS in your Will



“I have been fortunate to have a healthy and vibrant life and still enjoy getting out to do the things I love most and connect with communities that fulfil me. I am eternally grateful for my life which is why I am motivated to give back to those who have been less fortunate than me. It breaks my heart to see people living with multiple sclerosis being isolated because they don’t have the support they need. I believe in my heart that everyone deserves the opportunity to live the best life possible and that is what a gift in my Will to MS will do. I am delighted to know that my special gift will make sure that people diagnosed with multiple sclerosis don’t have to face it alone.”

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**Margery Rix**

*committed benefactor*



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**Multiple Sclerosis Limited (MS) provides information, advice and services for people living with multiple sclerosis, while continuing the search for a cure.**

**We ensure that no-one has to face MS alone.**

We offer a suite of services to support people living with multiple sclerosis, including:

- phone and email support through MS Connect — our gateway to living well with multiple sclerosis
- free, specialised consultation with a health professional through our MS Advisor service
- everything people living with the disease need to support their goals for living well, from exercise and nutrition through to social engagement, peer support and specialist employment support, through our MS Wellbeing services
- around the clock support when things get challenging, through our MS Respite and Residential service.

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There's no cure for multiple sclerosis and it is extremely unpredictable.

There is no certainty around what causes this terrifying disease and it can happen to anyone.

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This disease has been described as an uninvited intruder who lives in the entire household and the whole family has to develop a relationship with it, not just the person who has been diagnosed.

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**Our ability to continue to provide these services is only possible through the generosity of our donors – people just like you.**

The sad fact is that multiple sclerosis is a debilitating disease that starts early in life when a person is starting a career and a family. About three-quarters of cases occur in women and first symptoms most commonly happen between ages 20 and 40, though younger and older people are diagnosed also.

There's something about multiple sclerosis that disrupts families at every level. This disease has been described as an uninvited intruder who lives in the entire household and the whole family has to develop a relationship with it, not just the person who has been diagnosed.

Multiple sclerosis is a progressive disease of the central nervous system that affects the brain, spinal cord and optic nerves. It causes many symptoms including blurred vision to blindness; mobility issues ranging from poor balance and coordination to paralysis; slurred speech, tremors, severe fatigue, severe pain and problems with memory and concentration.

## Values

- Respect
- Care
- Commitment
- Leadership

## Mission

Help people living with multiple sclerosis to face the challenges and retain the dreams.

## Vision

- Find a cure
- Minimise the impact



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“To look at me you would never know that I am in constant pain. I have a burning sensation over my entire body. The clothes I wear hurt my skin, sitting in a chair is painful, the wind and sunlight on my skin hurts, showering hurts.

One of the hardest things for me to do is sleep because the bed itself is causing me more pain, the sheets hurt, the pillow hurts.

It's very difficult for others to understand especially when I have a smile on my face. Fortunately MS understands and through their support it has been possible for me to stay in the work force which means so much to me.”



## The invisible symptoms of multiple sclerosis

Most symptoms of multiple sclerosis go unnoticed – but to the person living with them, these symptoms are very real. One day they can alter your memory, the next your vision and for some the reality of constant pain and chronic fatigue is a daily occurrence.

### Symptoms of multiple sclerosis include:

Blurred Vision	Dizziness	Pain
Numbness	Spasticity	Balance
Fatigue	Memory Loss	

MS provides support for all those touched by this disease and assists them to better understand their individual diagnosis and to learn to live well.

## The Roger family



“When you see the fathers of other kids running around and doing stuff with their kids which you can't - especially not being able to kick a ball - it's quite upsetting.”

Happily married to Sherree, his sweetheart since high school, Matt was living a pretty perfect life. They both wanted to start a family and were travelling down that road when Matt was diagnosed with multiple sclerosis.

“I was significantly concerned about what this meant for me being able to be a dad going forward. It was such an uncertain time. I remember going to our first MS information night with Sherree and having lots of heart to heart discussions afterwards.”

Today Matt is a super-proud father to son Mitchell, who arrived a year after Matt's diagnosis and is now 12, and daughter Hannah, 10.

“When the kids were born I was very mobile. You wouldn't have known I had MS. But things have progressed since then and I can't do a lot of stuff now” says Matt who now has to deal with mobility, dexterity and bladder issues daily.

“When you see the fathers of other kids running around and doing stuff with their kids which you can't - especially not being able to kick a ball - it's quite upsetting.”

The Rogers reached out to MS for support for the whole family. “The support provided by MS has been so important to our whole family. I really do hope that all families living with multiple sclerosis are able to receive the same vital support,” says Matt.

**A gift in your Will helps to ensure that families like the Rogers don't have to face multiple sclerosis alone.**

# Your Will. Your Way.



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If you do not have a valid Will when the time comes, your estate will be divided according to the state's laws of intestacy.

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The future is uncertain. However by possessing a valid up-to-date Will you can rest assured that your wishes for those people and causes that matter most to you will benefit from your hard earned estate in the way you choose.

If you do not have a valid Will when the time comes, your estate will be divided according to the state's laws of intestacy. These laws follow a formula that may not reflect your wishes on how you want others to benefit from your estate.

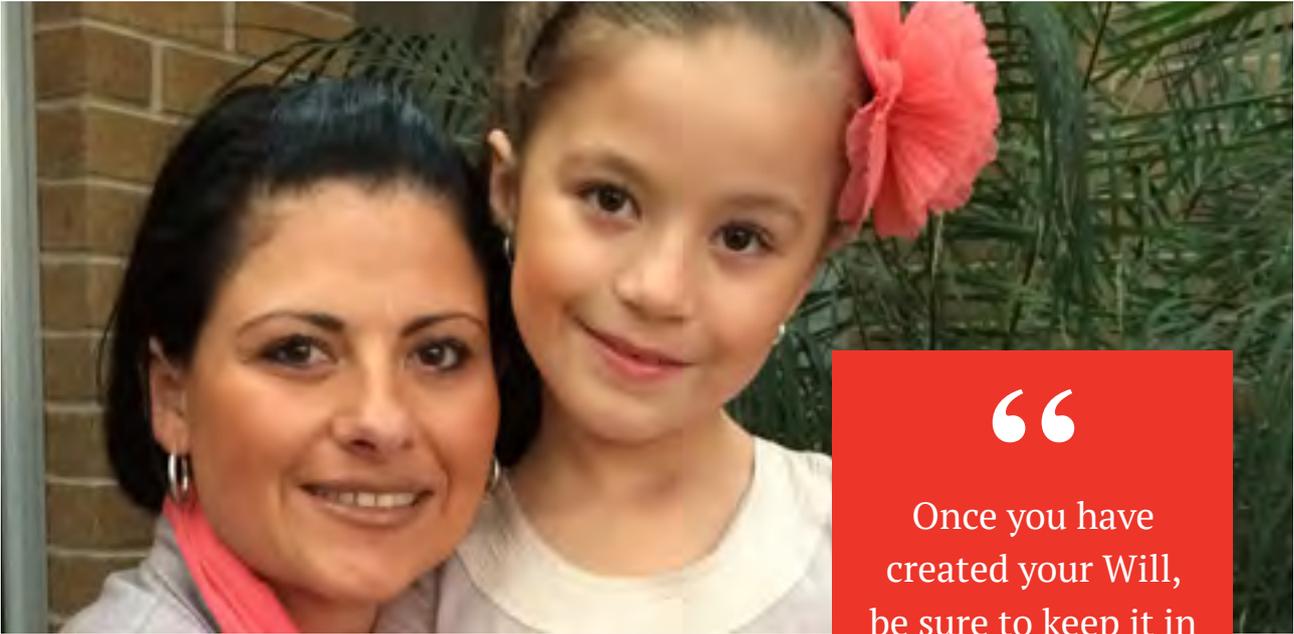
A valid Will ensures that the people you love and who you would dearly want to inherit your assets is carried out.

## **What is a Will?**

A Will is a legal document that states a person's wishes regarding how they would like their estate to be divided after they have passed on.

## **What is an Estate?**

The word 'estate' refers to the whole of a person's possessions, assets and debts left at death.



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Once you have created your Will, be sure to keep it in a secure place and advise your executor as to its location.

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## Creating your Will

Creating a Will need not be complex or costly. MS strongly recommends that you consult your legal advisor to assist you in preparing your Will. We have outlined the three key steps to familiarise you with the simple process.

### 1. Determine the value of your estate

This involves itemising and calculating the current value of your assets including property, investments, superannuation, shares and major possessions. Any debts you have should also be factored in.

### 2. Decide on the beneficiaries

List the people whom you wish to benefit from your estate and specific details regarding what you would like them to inherit. After making provision for those dearest to you, you may wish to consider leaving a gift to your favourite charity.

### 3. Appoint an Executor

An executor ensures that the instructions you leave in your Will are carried out as you intended. We recommend that you choose an executor who is younger than you, and who you trust to be reliable and capable of fulfilling this important responsibility. Once you have created your Will, be sure to keep it in a secure place and advise your executor as to its location.

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## Reviewing Your Will

There are many times in life when a change of circumstances or priorities necessitates that a person update their Will.

It is timely for you to review your Will if:

- Major life changes occur for you or somebody in your family, for example the birth of a child
- A beneficiary named in your Will passes away
- You marry or become separated or divorced
- Any meaningful, long-term change occurs relating to a significant relationship
- Your financial circumstances change significantly

There are a number of other reasons for reviewing and updating your Will, for example to include your favourite charity. For peace of mind, we recommend you review your Will at least every five years.

## How to Update your Will

You can update your Will either by preparing and signing a new one, which will revoke your existing Will, or by adding a codicil. A codicil is a separate document that adds to or replaces one or more provisions in an existing Will. MS recommends that you consult your legal advisor to assist you with updating your Will.





## A Gift in Your Will – the Ultimate Gift

By leaving a gift in your Will to MS you will ensure that we are able to plan ahead and ensure we remain well-resourced to care for people with multiple sclerosis long into the future.

You will also be ensuring all those living with multiple sclerosis receive the care and support they need, whilst enabling the search for a cure to continue.

Thousands of Australians rely on the MS neurological help line which currently supports over 1000 people every month. Through our MS Advisor service we provide exercise and nutritional support, and for those in employment there are the MS Wellbeing services.

Your gift will ensure we continue to provide practical advice on managing symptoms and more detailed information on the disease itself through our MS Education team and the people currently in need of round the clock residential care in our facilities receive the high level of care they have always been used to.

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You will also be ensuring all those living with multiple sclerosis receive the care and support they need, whilst enabling the search for a cure to continue.

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# Gift in Will (Bequest)



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There are three types of gifts that you can choose. MS recommends that you give careful consideration to which type of gift best suits your circumstances.

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## What is a bequest?

A bequest is a gift left to a charity in a person's Will.

## What are the different types of gifts in your Will?

There are three main types of gifts, as follows. MS recommends that you give careful consideration to which type of gift best suits your circumstances.

### Residual

This is a gift of whatever is left over after other beneficiaries have been accounted for.

### Percentage

This is the most flexible way to give as the gift changes with the size of the estate.

### Fixed Amount

You can specify a certain amount that you would like to give.

## If you would like to leave a bequest to Multiple Sclerosis Limited, we suggest that the following wording be used.

### Where a Residual Gift in Will is intended

I give the remainder of my estate to Multiple Sclerosis Limited (ACN 66 004 942 287) for its general purposes and I declare that the receipt of the Secretary or other proper officer shall be an absolute discharge to my trustee who shall not be bound to see the application of this gift.

### Where a Specific\* Gift in Will is intended

I give to Multiple Sclerosis Limited (ACN 66 004 942 287)

\_\_\_\_\_ (include detail here) for its general purposes and I declare that the receipt of the Secretary or other proper officer shall be an absolute discharge to my trustee who shall not be bound to see the application of this gift.

### Where a Contingency \*\* Gift in Will is intended

In the event that [#e.g. my sister does not survive me] I give I give the sum of \$...../.....% of my estate (or transfer assets with an equal value) to Multiple Sclerosis Limited (ACN 66 004 942 287) \_\_\_\_\_ for its general purposes and I declare that the receipt of the Secretary or other proper officer shall be an absolute discharge to my trustee who shall not be bound to see the application of this gift.

### Where a Percentage Gift in Will is intended

I give \_\_\_\_\_% of my estate to Multiple Sclerosis Limited (ACN 66 004 942 287) for its general purposes and I declare that the receipt of the Secretary or other proper officer shall be an absolute discharge to my trustee who shall not be bound to see the application of this gift.

### Where a \*\*\*Life Interest is intended

I give my interest in the or freehold possession known as [#ADDRESS] unto [#Insert spouse/partner/children's name] for [his/her/their] life, [she/he/they] paying all taxes and other outgoings and keeping the same in good repair and insured against all reasonable risks to the full value thereof as my Trustees shall approve and from and after the death of the said [#Insert spouse/partner/children's name] I give the same unto Multiple Sclerosis Limited (ACN 66 004 942 287) absolutely for its general purposes and I declare that the receipt of the Secretary or other proper officer shall be an absolute discharge to my trustee who shall not be bound to see the application of this gift.

**\*A Specific Gift:** You may wish to leave us a particular item (known as a specific bequest), which can be sold to support our work. It could be property or an item of value such as real estate, art, insurance policy or a piece of jewellery:

**\*\*A Contingency Gift:** Establishing a trust in your Will where Multiple Sclerosis Limited will receive a portion of the estate or other property if your named beneficiary does not survive you.

**\*\*\* A Life Interest:** Establishing a trust in your Will which allows a spouse or other person to use your real estate property and to receive any or all the income derived from it during their lifetime. When they die, the title in the real estate property can then be passed on to Multiple Sclerosis Limited.

# The Callistemon League

MS would like to acknowledge your forethought and generosity, by making you an exclusive member of The Callistemon League when you inform us of your intention to leave a gift in your Will.

The Callistemon League represents a group of very special people – people like you who are committed to ensuring those living with multiple sclerosis know they are not alone.

## Benefits of joining the Callistemon League

As a valued member of the Callistemon League, you will:

- Be included in our Book of Remembrance – including words of your choice which will live on forever
- Be individually acknowledged in newsletters, promotional material and on the MS website – with your permission
- Receive regular newsletters
- Receive VIP invitations to special events

Perhaps the greatest reward you will gain is the knowledge that your commitment to MS through your gift in your Will will serve to improve quality of life for countless Australians affected by multiple sclerosis, for generations to come.

## Our emblem

The callistemon, or bottlebrush, has been selected as the league's emblem for three reasons.

- The callistemon plant is an Australian native shrub symbolising healing and joy.
- The structure of the flower with its filaments emerging from a central stem mirrors the central nervous system – the part of the human anatomy most profoundly affected by multiple sclerosis.
- This native flower blooms a striking red, the very same colour as the MS logo.



STRICTLY CONFIDENTIAL

# Response Form



## Are your details correct?

Or update to:

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Daytime Telephone:

Mobile:

The best time to call is:

Email:

**Please tick the appropriate boxes below and return in the reply paid envelope enclosed.** *Please tick all that apply.*

- I would like an additional copy of the booklet ***“The Ultimate Gift: a guide to remembering MS in your Will”***
- I have already included Multiple Sclerosis Limited in my Will
- I would be delighted to become a member of the benefactor’s club, the ***Callistemon League***.
- I would prefer to remain anonymous.
- I intend to name Multiple Sclerosis Limited as a beneficiary of my Will. I expect it will take me \_\_\_\_\_ months to put my affairs in order.
- I might consider a gift in my Will for Multiple Sclerosis Ltd
- Please send me a list of accredited specialists in Wills and estate law within my area.
- I do not intend to leave a gift in my Will to Multiple Sclerosis Limited now.
- Please do not mail me again about Wills and gifts in Wills.
- I would like to receive future newsletters and information via email.

My email address is:

## For further information please contact:

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#### **Disclaimer**

Multiple Sclerosis Limited has compiled this information in good faith. The organisation accepts no liability for any loss or damages that may arise from the reader acting on any information contained herein. Multiple Sclerosis Limited recommends that the reader seek the advice of their legal advisor or Trustee company with regard to making or changing a Will and making a bequest.