Bequests

Your bequest – more than a gift: it is hope for the future
# Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our bequest charter</td>
<td>2</td>
</tr>
<tr>
<td><strong>William's story:</strong> This is why we are here</td>
<td>3</td>
</tr>
<tr>
<td><strong>MORE THAN A GIFT:</strong></td>
<td>4</td>
</tr>
<tr>
<td>Your gift will help find a cure</td>
<td>6</td>
</tr>
<tr>
<td>Let your legacy live on</td>
<td>8</td>
</tr>
<tr>
<td><strong>Ann's story:</strong> A bright light in dark times</td>
<td>9</td>
</tr>
<tr>
<td><strong>Malcolm's story:</strong> It's really a gift to your loved ones</td>
<td>10</td>
</tr>
<tr>
<td><strong>Anica's story:</strong> Giving back</td>
<td>11</td>
</tr>
<tr>
<td><strong>Michael's story:</strong> From little things, big things grow</td>
<td>12</td>
</tr>
<tr>
<td>Not just for the wealthy</td>
<td>13</td>
</tr>
<tr>
<td><strong>MAKING A BEQUEST IS AS SIMPLE AS 1,2,3</strong></td>
<td>14</td>
</tr>
<tr>
<td>Shop around and talk to your solicitor</td>
<td>16</td>
</tr>
<tr>
<td>Suggested wording for wills</td>
<td>17</td>
</tr>
<tr>
<td>The lasting impact of your gift</td>
<td>18</td>
</tr>
<tr>
<td>Building community</td>
<td>19</td>
</tr>
<tr>
<td>The Daffodil Circle</td>
<td>20</td>
</tr>
<tr>
<td>A message from John Wood</td>
<td>21</td>
</tr>
<tr>
<td>Feedback response form</td>
<td>22</td>
</tr>
</tbody>
</table>
Our Vision
Together we will beat cancer

Our Mission
To lead, empower and mobilise the community to beat cancer.

Together, we work across every area of every cancer – from conducting and funding world-class research, preventing cancer by encouraging people to lead cancer-smart lifestyles, and supporting people as they navigate the cancer journey, to advocating to ensure that governments take action on cancer. We believe that we can and will beat cancer, and that there are things that we can all do to help make this happen.

“Bequests play a vital role in the successes that Cancer Council NSW has been able to achieve across the whole cancer journey, particularly in regards to research. Your bequest is more than a gift. It is hope for the future.”

Jeff Mitchell
CEO, Cancer Council NSW
Our commitment to a cancer-free future

Our Bequest Charter

It is our vision that together we will beat cancer. When people like you entrust us with a gift in your will, these are the assurances we make:

1. We will invest your gift responsibly, to extend our reach into the community and ensure your gift has a direct contribution to cancer research, advocacy, prevention, information and support.

2. We will continue our commitment to excellence in the measurement and impact of our work within the community.

3. We will continue to carry out our activities openly and with transparency to ensure our community is kept up to date with the latest cancer information and our progress.

4. We will work with all parties handling your gift efficiently with care, sensitivity and respect, to ensure your wishes are met.

5. We will give you and your loved ones the choice and opportunity to connect with the work we do, which is made possible with gifts like yours.

6. We will thank you and remember you for your enduring support.

Kathy Chapman, Cancer Programs Division

Hannah Baird, 131120 Information and Support Program

Jeff Mitchell, Chief Executive Officer

Karen Canfell, Cancer Research Division
William’s story

When baby William was diagnosed with leukaemia at just nine months of age, his mum, Megan, sought comfort and strength from Cancer Council NSW’s community.

“When the doctors told me William had leukaemia, I was completely knocked for six. Suddenly the whole room started spinning and I thought I was going to be sick.”

Every day, countless Australians like Megan are devastated by a loved one’s cancer diagnosis. The journey leads to some of the darkest days in a family’s life.

“Before he got sick, William was ahead of his milestones. He was nearly walking – cruising around the furniture at just nine months. But in hospital, he felt so sick he didn’t want to move, and his progress stopped. He did eventually take his first steps, but they were in hospital – so it’s a painful memory for me, rather than a happy one.”

William received world-class treatment, and has just turned three. Megan tells us that he is doing fine.

“We’re coming up to six months post treatment, and life has been blissfully normal! William started going to day care last week for the first time, which will greatly help his social skills after being isolated for two years.

“I know there are no guarantees, but I have hope that the treatment will go to plan and that one day I can tell him what an incredibly strong child he is. I hope the story of what he went through empowers him to do amazing things in his life.”

We’re able to keep supporting families like William’s, thanks to the generosity of people like you, who have left a gift to Cancer Council NSW in their will.
More than a gift

Your bequest gives a lifetime of hope
A bequest made to Cancer Council NSW will help more people than you could imagine.
A cancer diagnosis impacts people greatly, and loved ones hurt a great deal as well. Mums, dads, grandparents, brothers, sisters, aunts, uncles, cousins, friends — everyone feels the pain. At any time, hundreds of thousands of people in NSW alone are impacted by cancer.

Bequests are vital to our work and never more so than now.

Cancer Council NSW is 96% community funded by our generous donors.

Cancer Council NSW works in and with communities across the state to reduce the impact of cancer.

$15m invested in cancer research in 2015/16 and $143m invested in the past 10 years

Our research has informed major changes to Australia’s National Cervical Screening Program, bringing an integrated approach to cervical screening and HPV vaccination.

Our findings around Aboriginal breast cancer outcomes will guide future policymaking to help close the gap between Aboriginal and non-Aboriginal cancer outcomes.

Our research is determining whether vitamin D supplementation in men with prostate cancer can prevent disease progression.
Community service organisations are participating in Tackling Tobacco and helping their clients to quit smoking. More than 700,000 NSW children are protected from the harmful effects of the sun while at school and childcare services thanks to our SunSmart Program.

12,300 parents participated in our Eat It To Beat It program, helping protect their children from cancer by getting them to eat more fruit and veg.

157 community service organisations.

Our Transport to Treatment drivers made 7,613 trips, covering more than 700,000km across NSW to help cancer patients and their carers get to treatment.

11,900+ people called Cancer Council 13 11 20 for Information and Support.

228,000+ Understanding Cancer resources were distributed enabling people affected by cancer to access reliable and easy-to-understand cancer information.

2,200+ people have received a total of $508,000 through our Financial Assistance Program to help with household expenses and the cost of getting to treatment.

This service offers cancer patients, carers, families and the community the support of speaking to a specialist cancer professional, to find out more about cancer and available support services.
Giving brain cancer patients hope

Brain cancer is extremely difficult to treat, with no significant improvement in survival rates in more than two decades. A new drug treatment, which works by interfering with cancer cell division, has reduced brain tumours in mice by more than 80%, with limited apparent side effects.

Brain cancer is the leading cause of cancer death in people below the age of 39, and it accounts for more than 30% of cancer deaths in children under the age of 10. The most common, lethal and difficult-to-treat type of brain tumour is glioblastoma. A key characteristic of this deadly cancer is its rapid growth, as the cancer cells divide and spread faster than normal cells.

With no significant improvement in survival rates for patients with this type of brain cancer in almost two decades, researchers at the Children’s Medical Research Institute, including Dr Megan Chircop, have been working on an enzyme (dynamin) that cells use to help them divide and grow.

Although there are three types of this enzyme, the research group is concentrating on ways of inhibiting
dynamin-2. This could possibly prevent cancer cells from multiplying, as researchers have shown that dynamin-2 inhibitors not only stop the cancer from dividing, but also actually cause cell death if the cells try to divide. Researchers in the field hope this new drug will perform better than existing chemotherapy drugs and have fewer adverse effects.

**Future shapers**

**Life-changing research**

Cancer Council NSW has been supporting the work of Professor Roger Reddel since 1988, and in the last 10 years alone, we have contributed over $4.6 million to his research, helping him pioneer discoveries into cancer cell immortalisation, a vital and groundbreaking area of research.

When normal cells multiply, their chromosome ends (called telomeres) shorten slightly. Eventually, the telomeres become so short that the cells stop multiplying. Cancer cells, however, overcome this barrier by finding ways to stop telomere shortening.

In 1994, Professor Reddel and his team discovered that in about 10–15% of all cancer types, the cells use alternative lengthening of telomeres (ALT) to prevent telomere shortening, allowing them to become ‘immortal’. This discovery alone has shaped the direction of Australian and international science, with a number of labs across the globe using this development to help create new cancer-fighting treatments.

Since then, Professor Reddel and his team have focused on understanding how ALT happens, and are developing technologies that will make it possible to create drugs that block the process. This will one day make a huge difference to cancer patients and their families.
Let your legacy live on, consider Cancer Council NSW in your will

Giving a charitable gift in your name can mean a world of difference as we work for a future free from cancer.

If you choose to leave a gift to Cancer Council NSW in your will, you can trust that we will put it to good use. Our cancer research has made a significant contribution to the declining number of cancer deaths in our state over the past 20 years. Bequests are a vital source of our research funding.

“\[quote\]
I know first hand that the gift you leave in your will makes a difference in the lives of people affected by cancer. Because of your gift, we have the privilege to support the NSW community every day.\[quote\]

Hannah Baird
Cancer Council NSW 13 11 20 for Information and Support Program

Approximately one quarter of all income received by Cancer Council NSW comes from kind and generous people who choose to remember us in their will, which makes an enormous difference to our capacity to do the work of beating cancer.
Ann’s story

“Cancer Council NSW has always been there with their nice bright daffodils – they were my first port of call when I was told the terrible news.”

When Ann was first diagnosed with cancer she felt at a loss, but it didn’t take long for her to turn to Cancer Council NSW. All the way through her diagnosis and her treatment, Ann was able to feel reassured by the support and information she received for herself and her family from Cancer Council NSW.

“I used the counselling service when I started to get every side effect known to man. To be able to speak to someone and know what was to be expected and that it would pass, was very important and kept me going.”

Throughout Ann’s treatment and remission, she learnt more and more about Cancer Council NSW – from the wide range of support that we offer today, to the research we undertake for the future. Ann has hope for a future where her children and grandchildren can live without cancer. That hope is one of her motivations for leaving a gift to Cancer Council NSW in her will.

“I was considering the future – what was important and what I wanted. I arrived at the decision to leave a bequest. It’s not the largest bequest Cancer Council NSW will ever get but it is the biggest one I can give them. It doesn’t detract from what the children will get and I feel in my heart that it will be doing a lot of good. I recommend it to everyone – it gives you a warm feeling inside, too, to know your money is going somewhere good.”
Malcolm’s story

When Malcolm updated his will to include a gift to Cancer Council NSW many years ago, he was thinking of his children and grandchildren.

“We have a joke about the small portion of inheritance they’re losing, but it’s really a gift to them. I’m not a wealthy man by any means, but I know every little bit helps to take us a step closer to a cancer-free world and that’s something powerful to leave behind for your kids,” Malcolm said.

Now, Malcolm’s gift means so much more to him, following his own cancer diagnosis of two carcinoid tumours in 2007. More recently, Malcolm’s wife of 50 years, Robin, also faced a diagnosis of breast cancer in 2012.

Malcolm hopes that by leaving a gift to Cancer Council NSW in his will, his children and grandchildren will be protected for the future.

“I am leaving money to Cancer Council NSW when I die. I’m no scientist, but I know cancer does terrible things to people, and this is something I can contribute.”

Malcolm
Anica’s story

“My mum, Anica, was a loving and devoted parent, community volunteer and grandma. Now, Mum’s bequest is helping Cancer Council NSW support thousands of women just like her.”

Gordana (Anica’s daughter)

Anica and her husband migrated from Macedonia to Australia with their family, to find a safe and peaceful home. Starting from scratch in a new country with a young family was difficult at first, but Anica and her family soon settled in. Her husband found work and their children enjoyed their new school, and they continued to build their lives in Australia.

In 2001, Anica was diagnosed with breast cancer. It was a shock.

Gordana recalls, “I remember how hard it was for Mum when the doctors told her she would need a mastectomy of her right breast. It wasn’t just about her appearance; for her it was a connection to motherhood as well.”

Thankfully, Anica made a good recovery and lived out her life cancer-free, but she was always aware that the support and treatment she received was world-leading. Anica decided to leave a gift in her will to Cancer Council NSW, and her whole family was supportive of her decision. As Gordana proudly tells us, “When Mum decided to leave a financial gift to Cancer Council NSW in her will, our whole family agreed. It was her chance to give back to a community that had given her a new chance at life. I want to encourage you, just like Mum did, to talk to Cancer Council NSW about leaving a gift in your will and live on in the fight against cancer.”
**From little things, big things grow**

**Michael’s story**

Michael loved his local area. He was born, raised and lived out his life in the Hunter region, where he was known as a servant of the local community.

He was a hardworking jack-of-all-trades – a driving instructor, a gardener, a cleaner. He even served in the Army Reserve. He was the kind of man that people knew they could count on, serving for many years as the vice-president of Hamilton North Bowling Club.

In considering his will, Michael knew that he wanted his legacy of community service to live on. While he thought he had little to offer, his lawyer suggested giving his estate – his house and his prized vintage Holden – to Cancer Council NSW.

He spoke to our team, who worked out how his generosity could be used towards cancer treatment, support and research that Cancer Council NSW funds at the local Calvary Mater and John Hunter hospitals.

When the time came, Michael’s generosity caught on. The real estate agents who handled the sale of his house even donated their fees, in kind, to Cancer Council NSW, and what had started out as a humble suggestion became one of the biggest local donations to the cause.
Anyone, of any financial means, can leave a gift in their will to Cancer Council NSW, and every cent helps us to provide information and support, prevention programs, advocacy and research for the community.

Your bequest can be a specific gift or amount, or a percentage or residuary of your estate (what’s left over after other gifts are taken out).

Your assets may include property, vehicles, boats, savings, stocks and shares, insurance policies, superannuation, jewellery, art, furniture and household effects. Special consideration may be required for assets such as superannuation and retirement housing bonds.

Making a list of all your assets and liabilities or speaking with a financial planner will help you assess your financial position. This will also help your solicitor identify any particular issues that might be important for you.

After providing for your loved ones, leaving one of the following to Cancer Council NSW can assist in the support of research and community programs.

- The remainder of your estate
- A fixed cash amount
- A percentage of your estate
- A fixed asset, such as shares or motor vehicle
Making a bequest is as simple as 1, 2, 3

If you’re considering leaving a gift to Cancer Council NSW in your will, we would love to talk to you, discuss some of the options available, and hear about what areas of our work you would like to support. We’re available to answer your questions and hear your story. Once you have decided to leave a bequest, use the steps below to leave a gift to Cancer Council NSW in your will.

**Step 1. Make a will or change an existing one**

In order to leave a bequest to Cancer Council NSW, you need to have a will. Your will is an important document that must be properly prepared and executed. If you need to make a will, it is safest to consult a solicitor who is experienced in wills and estates. The cost to do this varies significantly; don’t be shy to shop around and get an estimate of fees up front.

If you are on a full Centrelink Age pension, you may like to consider NSW Trustee & Guardian (Formally Public Trustee), who will draft a will for you free of charge. Fees apply for non-pensioners. Please visit http://www.tag.nsw.gov.au/ for more information.

If you already have a will, the most cost-effective way to include a bequest to Cancer Council NSW is by adding a codicil – a short legal amendment to your will. Check with your solicitor if a codicil is appropriate for the updates you wish to make. Adding a codicil could be done via a simple email exchange with your solicitor and then popping into their office to sign the amendment.
Step 2. Decide the gift type or gift amount

After your family, friends and other beneficiaries have been taken care of, you can leave a residuary gift or the remainder of your estate to Cancer Council NSW. Most of our supporters find this a wonderful way to ensure both that your loved ones are looked after and that Cancer Council NSW gets the most help possible.

Alternatively, you may wish to leave a percentage of your estate to Cancer Council NSW, or leave a fixed gift, which could be in the form of cash or other property, such as shares. Be aware that inflation or other changes in your circumstances may change the overall value of a percentage gift or a fixed bequest you choose to leave to Cancer Council NSW.

Step 3. Decide if you want your gift to go towards a specific cause

You can decide whether you want to specify how your gift is used, or simply trust us to put your gift to its very best use.

It is possible to specify how your gift is spent. Many of our supporters have been touched by cancer themselves, and so you may wish your estate to be invested in an area of personal interest, or in tribute to a loved one who may have been lost to cancer.

However, the work of Cancer Council NSW is vast and varied, and we often have to respond to changes in knowledge, practice or treatments. Therefore, the more flexibility we have to invest your gifts in the best way possible, the better equipped we are in our efforts to beat cancer. Most of our supporters chose to include a gift for ‘general purposes’ – but to allow us to honour your wishes effectively, we would ask you give us a call for a confidential chat.
Information for solicitors

When thinking about your will, we suggest you talk to an expert. A solicitor can help you draft a will. Some people draft their own wills using kits online or bought from a newsagency or post office. However, there are certain requirements for a will to be valid and using a solicitor ensures you get it right. Solicitors charge different amounts to draft wills. Don’t be shy – shop around to make sure you get the best deal. If you can’t afford to pay, Cancer Council NSW may be able to arrange a solicitor to draft a will for free or provide you with a free will and codicil forms.

Information for solicitors: clients wishing to leave a bequest to Cancer Council NSW

1. Please ensure the correct wording is used and include our full name: The Cancer Council NSW ABN 51 116 463 846. For full wording, please see page 17.

2. We welcome donations to specific areas or cancer types, and we will accommodate individual wishes. However, the needs of research and support services are vast and varied, and we need to respond to changes in knowledge, practice or treatments. While we are committed to honouring the wishes of your client first and foremost, the more flexibility we have to invest a gift the better. If you need to discuss a specific request, please contact us.

3. If your client would like to establish a legacy in recognition or memory of a loved one, we would encourage you to contact us to discuss the opportunity of titled research awards or scholarships.

4. Cancer Council NSW believes that family comes first. We would encourage you to recommend that your client not forget or neglect their family members.

5. Please encourage your client to contact us so we can acknowledge their bequest by inviting them to join the Daffodil Circle (see page 22). Please also pass on our sincere thanks to your client for choosing to support our work in this way. Bequests are one of our most significant sources of funding, and we rely on this income to help us in our vision to beat cancer once and for all.
Suggested wording for wills

If you have any questions regarding the correct wording for a will dependent on the type of gift your client would like to leave, please contact the Bequest Team.

‘I [insert client name here] bequeath to The Cancer Council NSW ABN 51 116 463 846 for its general purposes [or you can name a specific purpose, such as research, patient and support care services, cancer prevention programs]

[Choose and insert the appropriate statement from the list below]

1. the whole of my estate
2. [insert number] percentage of my estate
3. the residue of my estate
4. the amount of $ [insert the value of your gift in cash]
5. My [insert name of asset] free of all duties, and the receipt of the Secretary or other authorised officer for the time being shall be a complete and sufficient discharge for the Executor(s).’

For more information on how the Cancer Council NSW uses bequests and donations to beat cancer, or to find more information on making or updating your will to include a gift to the Cancer Council, visit www.cancercouncil.com.au
Leaving a charitable bequest in your will, whether big or small, is an incredible act of thoughtfulness and generosity. With Cancer Council NSW, it can have an impact that lasts for years and it may help future generations beat cancer for good.

Every cent provided to Cancer Council NSW helps us to provide information and support, advocacy, prevention programs and research for the community. Your gift can be a specific amount, like Anica’s, or a percentage of your estate, like Michael’s. Whatever you choose to give, it will go a long way.

Bequests are one of our most significant forms of funding. Having the ability to commit funds that come from bequests each year allows us to fund long-term and innovative research projects, which could lead to the breakthroughs needed to beat cancer.

It also assists to implement programs that provide the correct kind of support when it is needed most – read Steve’s story on the next page to see how important all aspects of our support network can be.

We’ve seen what incredible things can be achieved from even the smallest acts of generosity. If we can help answer your questions about leaving a gift to Cancer Council NSW, we would love to talk to you.

We’re able to support families like William’s, thanks to the generosity of people like you, who have left a gift to Cancer Council NSW in their will.
Building the community

Steve’s story

For many people, cancer diagnosis brings with it financial and legal stresses. Cancer Council’s Pro Bono team, which is funded by community donations, delivers professional services for those who need it most, like Steve.

When Steve was diagnosed with advanced cancer, he sought help from Cancer Council’s 13 11 20 Information and Support service. In addition to the stress of his diagnosis, Steve was homeless – sometimes staying in boarding houses and other times sleeping rough. Without a permanent home address, Steve had limited access to medical assistance. The support staff who Steve initially spoke to referred him to Cancer Council’s Pro Bono team. After some conversations with the team and advice from our network of professional partners, it was thought that Steve could potentially access an old superannuation fund from the days when he was employed.

Despite the initial thought that Steve’s account would have a fairly small amount of preserved super, thanks to professional know-how and an attached insurance scheme, he received more than three times the payout he was expecting. This win was life-changing for Steve, allowing him to buy a car and a caravan. Not only were Steve’s housing needs met, he was also able to receive ongoing community support and medical treatment, thanks to having a permanent address.

The Pro Bono team helped Steve, and continues to help people every day to ease financial strains, and therefore be able to focus on their treatment and recovery. The team members are proud that through the support of generous donors and bequest funding, they’re able to continue their life-changing work.
“If you have left a gift in your will to Cancer Council NSW, please do let me know. Getting in touch will help our team to plan research investment for a future where we are stronger than cancer.”

Professor Karen Canfell, Cancer Research Division

When you leave a bequest to Cancer Council NSW, you are giving a very special gift – the gift of hope for a world free from cancer.

Please let us know if you choose to leave a bequest to Cancer Council NSW in your will, so that we can mark your generous decision by inviting you to become a member of the Daffodil Circle. Letting us know about your will also help us plan for the future more effectively.

The Daffodil Circle is a way for us to connect with you, update you on how current bequests are being put to use, and thank you for your contribution.

Daffodil Circle members receive access to:

- exclusive invitations to talks and seminars with some of the country’s leading experts on cancer.
- information on how your bequests may be invested.
- regular updates on the work we are doing and the progress being made.
- direct access to our Bequest Manager to answer your questions along the way.

Of course, whether or not you choose to receive this information or attend these events is entirely up to you, and your wishes will be respected.

On behalf of everyone touched by cancer in our community today and for generations to come, thank you for considering including Cancer Council NSW in your will.
A message from John Wood

“I’d like to invite you to join a very special group called the Daffodil Circle”

John Wood
Actor and Ambassador for Cancer Council NSW

“I can still remember the dreadful chill that spread over me when my wife, Leslie, came and said, ‘It’s cancer’. A routine mammogram found an irregularity.”

At first, we weren’t too worried. She’d had unusual lumps before. Then we got the result of the biopsy – an 18mm tumour in a milk duct, quite advanced. I felt like I’d been shot. Within a week Leslie was in hospital having the lump removed. It was utterly chilling, and changed the way I see the world.

Thankfully, Leslie is fine at the moment, but I’m sure you’ll understand from this story why I am especially honoured to be an Ambassador for Cancer Council NSW. And why I’d like to invite you to join a very special group called the Daffodil Circle. It’s a group of people who have generously decided to help beat cancer by including a gift to Cancer Council NSW in their will. It will make a difference. Whatever you decide to do, please make sure you have a will and that you provide for those you love.

Thank you.
John Wood
Thank you for considering giving into the future by remembering Cancer Council NSW in your will.

Together we can make a lasting contribution towards beating cancer. After you have written or updated your will, please get in contact with our friendly team and let us know.

If you would like more information, please email bequests@nswcc.org.au, visit our website www.cancercouncil.com.au/bequests or call our Bequest Team on (02) 9334 1479.