



**Royal Medical
Benevolent Fund**
The Doctors' Charity

Your gift, their future



As the President of the Royal Medical Benevolent Fund I am asking for your help to support doctors and their families through times of great adversity and hardship. Together we can ensure that future generations of our medical profession have the support they need when crisis strikes.

The RMBF has been helping doctors and their families for over 175 years. The medical world and the profession have changed enormously since the RMBF was first established and we have also changed to keep up with new ways of doing things. We have recently started to assist medical students who find themselves in difficult financial situations.

I am always very moved by the stories of great hardship which we hear at our Case Committee. This might have been caused by, for example, personal tragedy, financial problems, ill health or an accident. The RMBF can make a huge difference to these people's lives by assisting them to get back on their feet, and to continue to fulfill their personal goals.

What has been particularly worrying is that many of the new applications are from individuals who are under the age of 40. These doctors have not yet had the chance to build up a financial safety net and when faced with a crisis, often through no fault of their own, need our help. They are, of course, the future of our profession.

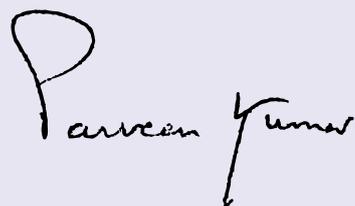
Over the next few pages you'll meet Dr Bilbao and Dr Millar, just two of our colleagues who have benefited from the life changing services provided by the RMBF.

The legacies left by supporters like you will ensure that the RMBF will be there for future generations. Your gift will enable us to continue our work and to meet new and emerging needs in the medical profession.

To those of you who are considering or planning to leave a legacy to the RMBF, I would like to give you my heartfelt thanks for your kind generosity.

I hope, like me, the love of our medical profession and belief in our work will inspire you to support us.

Thank you



Professor Parveen Kumar CBE
President



How will my gift make a difference?

The RMBF supports doctors, medical students and their dependants in various ways. Your gift will ensure that we can continue to provide these life changing services to the hundreds of beneficiaries we help each year.



Grants and loans

We can support our beneficiaries with everyday living costs, home adaptations and specialist equipment:

Dr Millar had worked as a GP in the NHS for 20 years but became dependent on alcohol after a series of personal problems including a divorce, losing custody of her children and the termination of her job contract. Dr Millar received help from a local abstinence programme but as she was also facing serious financial difficulties she contacted the RMBF.

The RMBF was able to help her with short-term emergency housing costs, living expenses and travel costs which enabled her to retain contact with her children. The RMBF also helped with retraining support with the aim of getting Dr Millar back to work.



Back-to-work support

We can provide back-to-work support for those beneficiaries aiming to make a return to the workplace, which can include retraining costs, mentoring schemes, and child care costs:

Dr Adams, a fully-qualified psychiatrist, suffered from a depressive illness which prevented him from working. We provided Dr Adams with financial support and career counselling and he also received support from our mentoring service. With our support Dr Adams is now looking forward to returning to the workplace.



Specialist money and debt management advice

We provide a specialist money and debt advice service to our beneficiaries to help renegotiate debts and secure state benefits:

Mrs Woodhouse was left a widow after her husband Dr Woodhouse passed away. Alone and with five young children to look after she was facing serious indebtedness.

With the use of our specialist Money Adviser we were able to help Mrs Woodhouse manage her debts. With a long period of time off work and with no employment history it was difficult for Mrs Woodhouse to find paid employment. Our support also enabled Mrs Woodhouse to undertake training courses and she is now enjoying her new career working as a Care Assistant.

Your questions answered

Q) Why do I need a will and when should I start one?

A) Contrary to popular belief, the estate of someone who has passed away without writing a will may not automatically go to the right people. Writing a will can ensure peace of mind for you and for your family and friends as without one your estate will be shared out in a standard way as defined by law, which may not be your intended wish.

You can start to write your will at any time in your adult life and wills can be changed as and when your circumstances change.

We advise that you seek a legal representative or solicitor when writing your will, to ensure that all eventualities are covered and are legally binding.

Q) I would like to support the RMBF but my family and friends come first. Can I still make a difference?

A) The RMBF understands that family and friends are always the first concern when leaving a gift.

We encourage all our supporters to carefully consider their interests, and the interests of their loved ones, when leaving a gift and to ensure that they are well provided for in their wills.

Once your personal commitments have been taken care of you can still make a difference by leaving a gift to the RMBF.



You gave me not only hope when hope was gone, you gave me a home when I was homeless. It was never just the money; you gave me and my children memories. From the bottom of my heart, thank you.



Q) I already have a will. How can I include the Royal Medical Benevolent Fund?

A) You can add a pecuniary or residuary gift to the Royal Medical Benevolent Fund in your existing will by completing the codicil form included with this pack.

Please ensure that you seek the proper legal advice when completing your codicil form, and that you have two independent witnesses both present when signing.

Q) I do not have a solicitor. Where can I find one?

A) If you do not already have a solicitor or legal representative, you can contact:

The Law Society
020 7320 5650 (Mon-Fri 9am-5:30pm)
Web: www.lawsociety.org.uk
Email: findasolicitor@lawsociety.org.uk

Q) Do I have to let the Royal Medical Benevolent Fund know of my intentions of leaving a gift?

A) No. Your will is a private document and as such we respect and understand that you are under no obligation to tell us anything regarding your gift. However, if you do intend on sharing your intentions with us we would be able to thank you for your kindness and ensure that you are kept up-to-date with all our activities and developments. Informing us of your gift will also enable us to plan any new developments and services to support doctors, medical students and their families.

If you have any further questions or you would like to discuss leaving a gift to the RMBF, please contact:

Mark Williams
Fundraising and Communications Manager
DD: 020 8545 8443
Email: mwilliams@rmbf.org

How can I leave a gift?

Once your personal commitments have been taken care of there are many ways in which you can leave a gift to the RMBF. However, in all cases, no matter how you wish to leave a gift, we strongly advise that you **seek professional legal advice and representation before attempting to draw up or change your will.**

♥ A pecuniary gift

This gift is a specific sum of money left to the RMBF in your will.

If you would like to leave a gift of this kind then you may want to consider the following wording for your will:

'I give to the Royal Medical Benevolent Fund (a charity registered with the Charity Commission for England and Wales No.207275) of 24 Kings Road, Wimbledon, London SW19 8QN, free of all tax, the sum of £_____ (written in full) for its general charitable purposes. I further declare that the receipt of the Treasurer or any other proper Officer of the Royal Medical Benevolent Fund shall be full and sufficient discharge to my executors for the said legacy'.

♥ A residuary gift

This gift is a percentage or share of your estate left to the RMBF in your will.

If you would like to leave a gift of this kind then you may want to consider the following wording for your will:

'I give to the Royal Medical Benevolent Fund (a charity registered with the Charity Commission for England and Wales No.207275) of 24 Kings Road, Wimbledon, London SW19 8QN, free of all tax, _____ (enter the word 'all' or enter the percentage) of my estate for its general charitable purposes. I further declare that the receipt of the Treasurer or any other proper Officer of the Royal Medical Benevolent Fund shall be full and sufficient discharge to my executors for the said legacy'

♥ A specific gift

This gift is an item of property, works of art, antiques or any non-monetary gift of value left to the RMBF in your will.

If you would like to leave a gift of this kind then you may want to consider the following wording for your will:

'I give to the Royal Medical Benevolent Fund (a charity registered with the Charity Commission for England and Wales No.207275) of 24 Kings Road, Wimbledon, London SW19 8QN, free of all tax, my _____ (enter the specific item(s) to be given) for its general charitable purposes. I further declare that the receipt of the Treasurer or any other proper Officer of the Royal Medical Benevolent Fund shall be full and sufficient discharge to my executors for the said legacy'.

♥ A reversionary gift

This gift allows for your assets or estate to be passed on to your named individual(s) for the duration of their lifetime after which your gift reverts to the RMBF.

If you would like to leave a gift of this kind to the RMBF, we advise that you speak to your legal representative or solicitor who will be able to provide you with wording for this particular form of legacy.



Roberto's story

Whilst travelling home from work one evening Roberto was involved in a road traffic accident. He suffered a broken neck and spinal compression and as a consequence is now tetraplegic.

Roberto needed care that could not be met in the family home and his wife had to combine travelling a long distance to visit Roberto whilst caring for their young children and seeking suitable alternative accommodation.

The RMBF assisted Roberto and his family with childcare costs so that his wife could continue to work. We also worked alongside other charities to assist with the cost of moving house and of adapting their new home, adding ramps and a wet room for wheelchair use. Roberto now has a Motability vehicle and is able to go out with his family again.



At a difficult time the RMBF provided support and advice which was not available anywhere else. Their help made a real difference and I will always be extremely grateful.





**Royal Medical
Benevolent Fund**
The Doctors' Charity

Every day the **Royal Medical Benevolent Fund** helps doctors, medical students and their families in times of great need.

Our work is only made possible through the generous donations we receive from the medical profession. Your legacy will ensure the RMBF can continue to provide help and support long into the future, so that we can always remain at the heart of the medical profession.

Patron: Her Majesty The Queen

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