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I'm *protecting*
the hearts
of generations
to come.

Going further with
a gift in your Will

Going further, together

The power of your gift in Will

Our hearts empower, inspire and connect us. Love is the inspiration behind our greatest actions. That is why the Heart Foundation exists – to create a future where our hearts are protected from the threat of heart disease.

Heart disease remains one of the leading causes of death in Australia.

Since 1959, the Heart Foundation has taken critical steps towards better treatments, greater understanding and improved methods of early detection of heart disease. Each year we step further along the path set so many years ago.

Collaborating with researchers and doctors, and funding groundbreaking new insights in cardiac health is just the beginning. It is your generosity that can take us further.

Throughout your life, you've seen society transform, and our healthcare develop to match. But heart disease continues to exact a heavy toll on our lives.

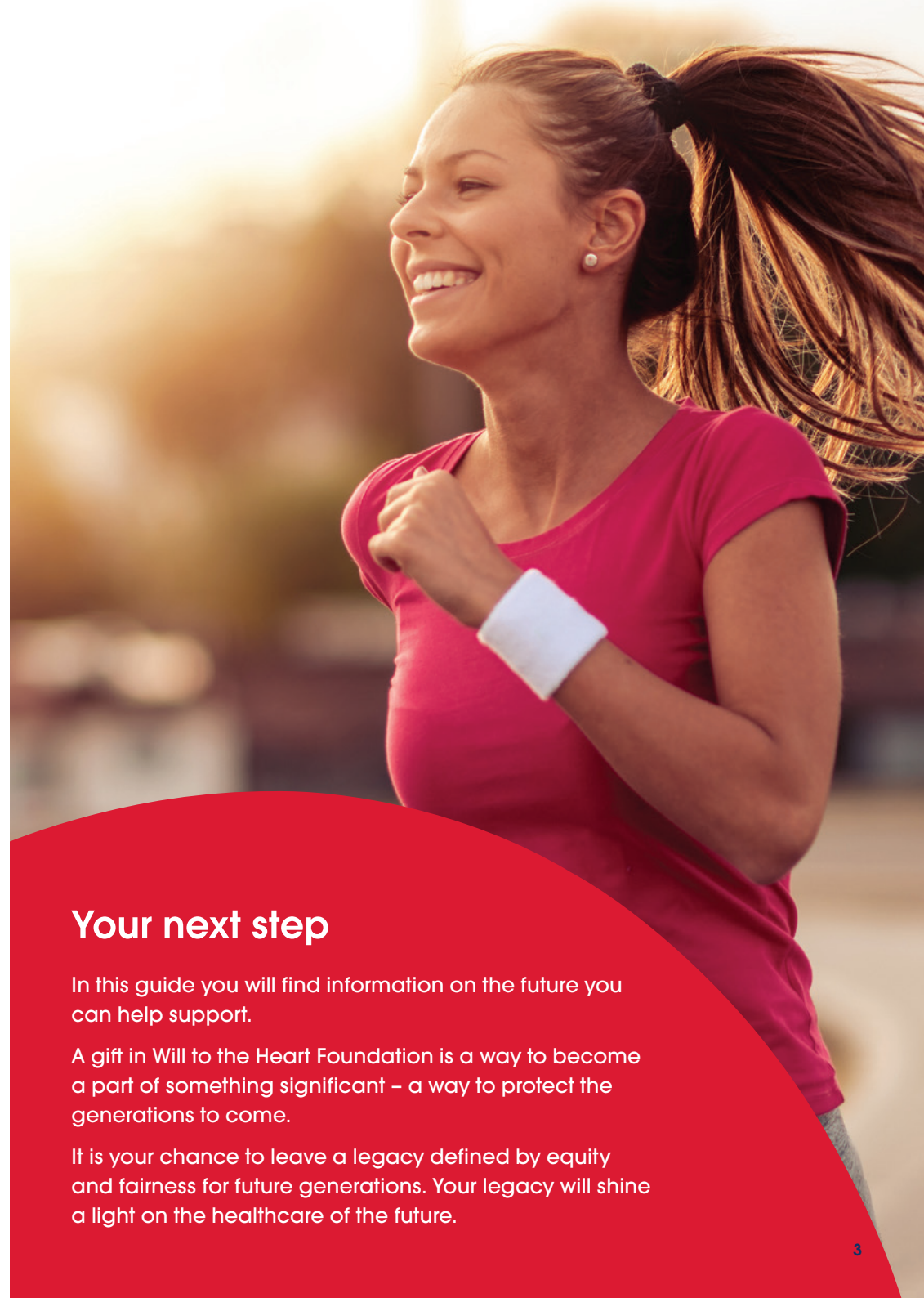
As we look to a future defined by more equitable healthcare for women and marginalised communities, and as new discoveries present growing opportunities to save lives, it is your gift to the future which can create the greatest impact.

By empowering high-impact research, and supporting more equitable treatments, leaving a gift in your Will has the power to shape the achievements that will lift heart health standards forever.

Millions of Australians will be able to look back at this moment with thanks to your gift from the heart.

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I'm leaving a gift to be *proud* of.



Your next step

In this guide you will find information on the future you can help support.

A gift in Will to the Heart Foundation is a way to become a part of something significant – a way to protect the generations to come.

It is your chance to leave a legacy defined by equity and fairness for future generations. Your legacy will shine a light on the healthcare of the future.

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I want to make
a lasting difference
beyond my lifetime.

Your life's work

**Every gift made to the Heart Foundation
has contributed to the milestones that save lives.**

Since 1959, big-hearted supporters like you have enabled the Heart Foundation to transform the heart health of Australians.

From the technology that keeps people alive to treatments that keep them safe, you've witnessed developments in medical care enabled by donors.

Today, you can celebrate these milestones and see them as part of the legacy you can continue.

With a gift in your Will, future generations can also look back with the same sense of awe at the achievements that you've helped support.



Milestones

Here are just a few of the remarkable milestones the Heart Foundation has helped achieve, with the support of people like you.

1970s

1973 Warning labels are placed on cigarette packets, thanks to our lobbying alongside a range of health organisations.

1976 Tobacco advertising is banned as our anti-smoking campaign continues.

The Triple 0 emergency number becomes a free call thanks to Heart Foundation campaigning.



1960s

1962 The first automatic pacemaker was developed thanks to Heart Foundation research funding.

1962 Coronary care units were introduced in Australia, as well as five hospital programs focused on delivering post heart-event care.

1960–1969 Medicines and surgical techniques for heart disease were improved, thanks to research funding.



1980s

1983 Jump Rope for Heart was launched in schools. To date, over 10 million children have participated.

1985 Our passive smoking campaign educated Australians about the risks of second-hand cigarette smoke.

1989 The Tick of approval was launched, helping Australian shoppers to choose healthier options.

1990s

1993 Australia records a world-first reduction of deaths from heart disease, with the rate of deaths falling 86% from 1968.

1994 Smoking is banned in cafes and restaurants as a result of our campaigning alongside other health organisations.

1997 Launch of the Heart Foundation helpline, our free telephone information service.



2000s

2002–2013 Smoking bans are extended to include workplaces, indoor public places, playgrounds and stadiums, and inside cars with children.

2008 We signed a Closing the Gap statement, committing to address the gap between Indigenous and non-Indigenous heart health in Australia.

2010s onwards

2019 A Medicare Benefits Schedule number was introduced for Heart Health Checks. This will help save over 9,000 lives over the next five years.

2023 Over 440,000 Heart Health checks completed.





“
I'm creating
change for the
next generation.”

Your legacy of breakthroughs

Major medical breakthroughs are the result of years of dedicated, meticulous work by researchers, continually testing new treatments and approaches.

Gifts in Wills have helped the Heart Foundation enable some of the most significant medical breakthroughs in heart health in the world.

We fund around 200 potentially life-saving research projects each year. Right now we are working on another exciting advance. It's a vaccine for Group A Streptococcus, or 'Strep Throat', which can lead to permanent and life-threatening rheumatic heart disease in children.

A gift in your Will, no matter what size, will help ensure that vital heart research can continue well into the future.

We rely on gifts in Wills to fund our ground-breaking work. You can trust that we will use your gift wisely, to power the research and education programs that have the greatest possible impact on heart health for years to come.

A legacy you want to see

Heart disease doesn't discriminate. But historically, heart research and treatments have.

The Heart Foundation is dedicated to increasing the pace and pushing to a future where there is equality of heart health.

As well as genetic and lifestyle factors, inequality increases the risk that someone will die from a heart attack, or struggle with recovery.

In Australia, poverty and financial disadvantage still contribute to the dangers of heart disease. It is essential that we invest in greater awareness across the nation to help marginalised communities access quality health care. This will ensure that the difference in outcomes between regional Australia and our urban centres is closed.

Gender inequality is another major focus for research. In general, a woman entering hospital with a heart attack is in a more dangerous situation than a man. A basic lack of awareness of the differences in heart attack symptoms between men and women means that men are often triaged first.

By funding gender-specific heart research, with your help the Heart Foundation can lead the world in women's heart health.



“
I'm leaving a
legacy for
equality.”

Make your heart go further

Your Will is a reflection of your love, and the beliefs and values you live by. With a gift to the Heart Foundation, your legacy will ensure your care and compassion will continue for generations.



The importance of your gift

More than 50% of Australians die without having made a Will. This can create many problems and leave unanswered questions for their loved ones. For those left behind, the absence of a Will poses practical and emotional challenges. This uncertainty is challenging and unnecessary, and can be prevented by making a Will.



Making a Will is not a difficult thing to do

This guide is designed to explain this process step-by-step and help you prepare your Will. It's all about preparation and discussion. Creating a legacy that saves lives is a team effort. We're here to help you along the way.

A gift from the heart

When Karen's father had a near-fatal heart attack in his early 60s, it was a huge shock and "scared the life" out of his family – even though his own father had died of heart disease at a young age.

"Compared to his father, who was a very heavy drinker and smoker, we'd always thought that Dad had a much healthier lifestyle," says Karen.

"But looking back, although Dad was out on the golf course once a week, his physical health could've been better, and that probably contributed."

In the decade since his heart attack, Karen, 48, has supported her father through three life-saving heart procedures. While it's always nerve-wracking, Karen's thankful for research breakthroughs that have allowed her father to survive what his father couldn't.

"The change in Dad's energy levels and colour after he had his arteries unblocked with these procedures was just extraordinary," says Karen. "I think it also changed how he felt about himself and it was a real eye opener as to what had been going on in his body."



“I'm leaving a gift *inspired* by my father.

On one of her father's hospital stays, Karen was wondering what she could do to show her gratitude for the excellent care he'd received and a nurse suggested she donate to the Heart Foundation.

"I was thinking about my own mortality and where my money would go if something did happen to me... and that was what led me to leave the Heart Foundation a gift in my Will."

Karen knows a health emergency can strike at any age – and it's a great feeling to know that her gift will help the Heart Foundation continue its amazing progress towards an Australia free of heart disease, well beyond her lifetime.

Types of gifts

There are three main options to choose from when remembering the Heart Foundation in your Will. Depending on the scale of impact you want to make, you can choose the one that suits you.



A residuary gift

A gift of whatever is left of your estate (or fraction thereof) after payment of debts and expenses and specific or pecuniary gifts. A residuary gift will give the Heart Foundation the flexibility to use your gift most effectively in the future. This kind of gift isn't devalued by inflation. Just a small percentage of what is left over after your loved ones have been provided for could go a long way.



A pecuniary gift

A gift of a set dollar amount determined by you at the time of making or changing your Will.



A specific gift

A gift of a specific item, such as property or shares. The Heart Foundation is a deductible gift recipient for tax purposes.

To help you decide what gift to leave, ask your solicitor about the benefits of each type.



If you would like to talk to us about the ways you can make a difference to the heart health of all Australians with a gift in your Will, please contact us on **13 11 12**. We are more than happy to help.

Tips on preparing your Will



List your assets and debts

Take time to list all of your assets and debts so you know precisely what you have to give to others and what needs to be paid out of your estate. Please take care to list all of your debts – large debts, such as your mortgage, or small debts, like your phone bill.



Choose your executor(s)

Think carefully about who you would like to handle your estate after you pass away. Speak to your chosen executor(s) to confirm their willingness to take on this responsibility. You can also engage a lawyer or trustee company to act as your executor.



Choose a guardian(s)

If you have children under 18 years of age, appointing a guardian, or guardians, is highly recommended. Consider carefully whether the person(s) you'd like to nominate will want the responsibility to care for your children – and that they have the capability and financial means to do so. Remember to consider your children's wishes.



Name your beneficiaries and gifts

Decide who you would like to benefit from your residuary estate, and detail any specific gifts. The types of gifts you can choose from are outlined on page 10.



Write your Will

The most common practice is to make an appointment with a lawyer or other legal professional who specialises in writing Wills and estate planning. They will ensure you have covered everything.

There are special requirements for signing a Will for it to be valid and legally binding. It's important that you consult with your professional legal advisers to ensure that your Will is properly signed, dated and duly witnessed by two adults who aren't included in your Will.

Your Will is an important document, so we recommend you retain a copy of your Will for future reference and keep the original in a safe and secure place so that it cannot be damaged or lost.



Suggested wording

Using the right wording in your Will is crucial because it ensures we receive your gift in line with your intentions and wishes. For this reason, we ask that you use the below suggested wording:

I give, devise and bequeath to the National Heart Foundation of Australia ABN 98 008 419 761 for its general purposes and free from all duties and taxes:

- ☐ the whole of my estate, or
- ☐ (insert number)% of my estate, or
- ☐ (insert number)% of the residue of my estate, or
- ☐ the amount of \$ (insert the value of cash gift), or
- ☐ my (insert name of the asset or item),

and a receipt signed by an authorised person of the National Heart Foundation of Australia shall be a full and sufficient discharge for the Executor(s).

Organisation details

Once you have decided on the type of gift you wish to leave, your lawyer or other professional adviser will need the following details:

Legal name

National Heart Foundation of Australia ABN: 98 008 419 761

For specific advice about your Will or estate planning needs, you should consult a professional legal advisor.

Frequently asked questions

Why is having a Will so important?

If you die without a Will ('dying intestate'), state laws will determine how your assets are distributed. This could result in your loved ones and the causes you care about being left out entirely. An up-to-date Will is the only way to make sure that, your wishes are carried out after you pass away.

In Australia, you can make a legally binding Will any time after you turn 18.

What is the best way to leave a gift to the Heart Foundation?

Residual gifts allow you to leave a percentage of what's left of your estate after you've taken care of your family and friends – so you can support both the people and causes you care about.

Residual gifts are a simple and practical way of leaving a gift in your Will. You may not know the value of your final estate, but leaving the whole or a percentage of the residue of your estate gives you peace of mind by automatically adjusting to changes in your estate's value over time. A residual gift will also keep pace with inflation so that your gift to the charity or charities you care about is maximised.

I already have a Will. Do I need to make a new Will?

Your Will records your wishes at a particular point in time. It is important to regularly review your Will as your circumstances change to ensure that it accurately reflects your current wishes. If there has been a significant change in your circumstances, it may be necessary to make a new Will. You should speak to your lawyer about whether a new Will or a Codicil – a short legal amendment to your Will – is appropriate for the updates you wish to make.

Can I specify where my gift goes?

Yes, you can specify how you want your gift to be used. However, it's worth remembering that most gifts in Wills aren't realised for many years. If you include a gift for our general purposes, it means we can fund the most significant project at the time, to make the most impact in our fight to help save Australians from heart disease.

If you have a specific purpose in mind, we recommend discussing this with us before finalising your Will, to ensure that your wishes can be carried out.

What if I need to look after my loved ones?

We know that taking care of your family and loved ones will always come first. We are very grateful for any gift you may choose to leave the Heart Foundation after you have looked after them.

It's important that you make your family and loved ones aware of your wishes and any gift you've made to the Heart Foundation in your Will, so they understand why supporting the fight against heart disease is important to you. Communication with your family will ensure your final wishes are carried out and your gift is received and used as you intended.

Can I leave my house, other property or shares?

Whilst monetary gifts are preferred, the Heart Foundation is able to accept non-monetary gifts, such as property or shares. However, we would need to convert any property or shares into cash to be able to fund our work.

It's important to discuss any non-monetary gifts with us before finalising your Will, to ensure that we are able to accept them and that your wishes can be carried out.

Do I need to tell you about leaving a gift to the Heart Foundation in my Will?

You don't have to, but we would love to know. This allows us to keep in touch with you, express our appreciation for your generous gift, and keep you updated on our progress towards an Australia free of heart disease. Your information will be kept confidential, and we will always respect your privacy. Building a relationship with our supporters is important to us, and we value your contribution to our cause.

You can contact our Gifts in Wills team to discuss your gift by:



giftsinwills@heartfoundation.org.au



13 11 12 and ask for our Gifts in Wills team

Leaving a gift in
your Will to the Heart
Foundation can
help keep families
from unexpected loss
of a loved one.



Your gift from the heart

With a gift in your Will to the Heart Foundation, you'll be supporting the life-saving research that saves the lives of people like Brad.

When Brad was diagnosed with asthma as a young adult, he didn't let it slow him down. He competed in endurance sports and pursued exciting and demanding career opportunities. He has been married to Michelle for 17 years and they have two children: Alexander, 8, and Chloe, 5.

Over the last few years, Brad's working life began taking priority over his fitness. When he was offered a more senior role at his company, his career became even more demanding – one year, he recalls taking 48 international flights.

Understandably, the pressure began taking a toll on his health. Brad gained weight, experienced mild arthritis and was prescribed steroids, which he believes made his health worse. "In reality, my heart was failing," Brad says.

As time went on, Brad's health deteriorated. Eventually, he was diagnosed with dilated cardiomyopathy and put on medication, but his symptoms didn't ease.

It wasn't until he visited the St Vincent's heart transplant clinic that he understood how sick he was. He had a low ejection fraction (EF), and required a pacemaker/defibrillator.

Thankfully, with the right treatment, his health stabilised and began improving. Today, Brad is thankful for research funded by the Heart Foundation. After all – it's research that led to the development of technologies like the pacemaker, that saved his life.

"It's fantastic that, with medication, the support of doctors and my family and a positive outlook, things have improved massively," says Brad.



Thank you for supporting Australians
at risk of heart disease today,
tomorrow and forever.

If you would like to talk to us about the ways you can make a difference to the heart health of all Australians with a gift in your Will, please contact us on **13 11 12**. We are more than happy to help.

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My legacy will
make my
family *proud*.

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DG-FUND-056.1.1023