



# LEGACY NEWS

## WELCOME

The last 18 months have been a time of challenge and change.

During this time Queen's has continued to innovate and adapt to the challenges of the present and prepare for the possibilities for the future.

This commitment to excellence in research and teaching is further emphasised by the Queen's 'Strategy 2030', our ambition for the next ten years - to **Shape A Better World** through life-changing education and research.

As a member of the Russell Group, Queen's is one of the UK's 24 leading research-intensive universities. Every day, our researchers are pushing towards solutions to global problems which will lead to safer, better, healthier lives for our children. Furthermore, Queen's is resolute in tackling systemic educational disadvantage through funding vital long-term projects that will make a sustained difference, such as the **Pathway Opportunity Programme**.

Queen's lies at the heart of knowledge discovery and of much that is good in Northern Ireland. Consider the minds



it helps form, the civil society it nurtures, the financial investment it secures, the lives its research saves, and the livelihoods it supports. As a friend or alumnus, think for a moment about how the university has touched **your** life, directly and indirectly. It may

be the career opportunities provided through your education or perhaps the care of your loved ones at the Cancer Centre. I am confident that on reflection, the list will be meaningful.

Now imagine Queen's University Belfast without the support of legacy gifts.

One where the Whitla Hall and Riddell Hall didn't exist, where cancer research budgets were cut by nearly £8m over the last ten years, and where talented local students were denied access to a university education due to caring responsibilities and lack of finance. And one where supporters like you didn't have the opportunity to contribute so positively to the causes you care passionately about during your lifetime.

As a supporter, you are reading this because at some point you have enquired about leaving a gift in your will to support the future work of Queen's. There is no better

time to define your future legacy and pledge to support the area of Queen's you care about. To make it easier for you, we have teamed up with Bequeathed, a free, online will-writing service - [qub.ac.uk/alumni/bequeathed](http://qub.ac.uk/alumni/bequeathed). Alternatively, you can contact me at [susan.wilson@qub.ac.uk](mailto:susan.wilson@qub.ac.uk) for details on how to amend your existing will to support the future work of the university.

With warmest wishes

*Susan Wilson*

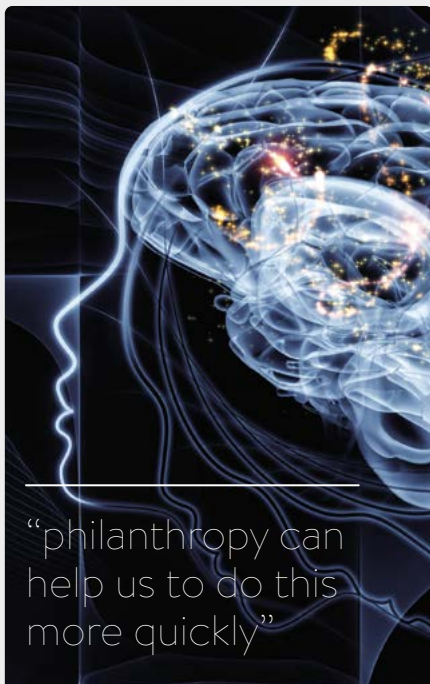
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### Finally, with a heavy heart...

After 11 years as Legacy Manager at Queen's, I am leaving in December to pursue new challenges. I will miss working at my alma mater in a role which I valued so much. Meeting legacy pledgers and enquirers who are supporting the University in this very special way was part of the role which I considered a true privilege.

If you have any queries in relation to legacy giving at Queen's from 9th December onwards, please contact **Helen Carrick** ([h.carrick@qub.ac.uk](mailto:h.carrick@qub.ac.uk)).



"philanthropy can help us to do this more quickly"

## RESEARCH INTO MULTIPLE SCLEROSIS BOOSTED BY £184,000 LEGACY



**Currently 100,000 people in the United Kingdom have MS, which affects the ability of nerve cells in the brain, spinal cord and eye, to communicate with each other effectively.**

A legacy gift of £184,000 received in 2021, will springboard research carried out by Dr Denise Fitzgerald and her team in the Wellcome Wolfson Centre for Experimental Medicine at Queen's. Dr Fitzgerald experienced a condition similar to MS, called Transverse Myelitis when she was 21. As a result of inflammation in her spinal cord, she was paralysed in less than two hours and had to learn to walk again as the damage in her spinal cord repaired itself.

MS is a chronic life-long condition, and this failure of repair can lead to permanent disability. Boosting this natural repair process in the brain and spinal cord is the next frontier in treating MS, as currently there are no drugs that are proven to do so.

Speaking about the importance of the research, Dr Fitzgerald said: "The central goal of our research is to identify new strategies to treat MS and other inflammatory and demyelinating disorders and philanthropy can help us to do this more quickly."

# JOHN HOLLAND'S LEGACY TO RUGBY

Thomas John Holland graduated from Queen's in 1952, and played an important role at the University, as a key member of the Queen's rugby team, a former member of Queen's Senate, and as Past President of the Queen's University Association. After leaving university, he contributed generously to both the Queen's Alumni Fund and the Jack Kyle Bursary Fund, the latter of which he was instrumental in establishing.

His career in industry included work at ICL and Gallaher and John was a board member of the Church of Ireland Trustees, and a committee member of the Northern Ireland Charities Fund.



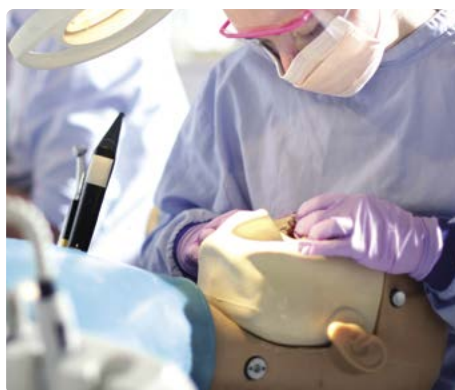
Jack Kyle playing rugby in the 1950s

In his will, John chose to support the Rugby Academy and the Jack Kyle Bursary Fund with a gift of £5,000. This legacy will ensure the next generation of young rugby players at Queen's excel in the sport and enjoy it in the way that John,

Jack and many others have done over the years. As such a valued graduate and generous supporter, his footprint will be recognised by future generations through his legacy gift. He will be sadly missed by the whole Queen's family.

As executors of their parent's will, the family of a late graduate decided to vary the terms of the will to leave £60,000 to establish the first Centre for Dentistry Legacy Scholarship at Queen's. Their goodwill and generosity enables talented students who need extra financial support to study the field at Queen's. The family have kindly shared their mother's story:

"Born in the 1920s, my mother was the oldest of six children, from a farming family near Ballymena. Co. Antrim. She was academically bright, gaining entry to Ballymena Academy and qualifying in Dentistry from Queen's in 1946. My mother worked briefly at the Royal Victoria Hospital before joining the army for training within the Royal Army Medical Corps in Aldershot. After marrying in 1950, she worked as a dentist in public health (schools dental



service) in a small community in the north east of England. She had an eye for detail and was dedicated, doing in-service training and a further qualification in the 1960s to extend the scope of work she could undertake for the children in her care.

My mother lived at Riddel Hall throughout her student days at Queen's- an ideal environment, coming from her sheltered life on the farm. The culture suited her and it was a big influence on the way she lived the rest of her life. She frequently spoke about her time at Riddel Hall, where she enjoyed playing bridge to a high standard and where she made life-long friendships."

The Centre for Dentistry at Queen's is indebted to the family for this amazing gift which will support the next generation of dentists at Queen's.

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## DENTISTRY SCHOLARSHIP ESTABLISHED THROUGH DEED OF VARIATION





# WHY I HAVE PLEDGED A GIFT IN MY WILL TO QUEEN'S

In the financial year ending July 2021, we happily welcomed 11 new graduates and friends – visionaries – who have pledged a charitable legacy in their wills to support Queen's. On behalf of the existing Queen's family, and from future researchers and children who are yet to enter education, thank you for your belief in the value of life-changing research and education.

We hear from two legacy pledgers why they have chosen to support Queen's in this way.

“Legacy gifts are vital because they can make a huge difference. I know from my own experience that they don't have to be a vast amount”



**JONATHAN HILL**  
BA HISTORY & POLITICS, 2000; MSC COMPUTER BASED LEARNING, 2003

“While I was studying for my Master's, one of my fellow students died suddenly and unexpectedly. Cormac McAnallen was a well-known and much-loved Gaelic football player and was posthumously named Student of the Year. He was just 24. It was a stark reminder that none of us can know what is around the corner.

Following Cormac's death, I decided to leave a legacy gift to Queen's. Working with the legacies team has enabled me to make a gift that reaches areas that are personal to me. At Queen's, I was lucky enough to travel to the US and work in Congress, so part of my gift will go towards a travel scholarship. Another part will go towards the Queen's Gaelic football club. And the third part will go to the Seamus Heaney Centre.

Legacy gifts are vital because they can make a huge difference. I know from my own experience that they don't have to be a vast amount. A smaller sum of money put into the right scheme can have a massive impact. Leaving a legacy to the University is one of those things that lots of people intend to do but never quite get round to. I wanted to make sure that I did it. After all, why wait? It's never too early to make a decision that could help future generations.”



**MARWAN MIKDADI**  
BSSC BUSINESS ECONOMICS, 1994; MSC INFORMATION MANAGEMENT, 1995; PG CERT EDUCATION, 1997

“My main motivation for my legacy gift is to mark the fantastic time I had at Queen's. I completed an undergraduate degree, a post-graduate degree and a post-graduate certificate during my time there, so it was a big part of my educational and social life for five years.

I made many good friends and enjoyed experiences that I just wouldn't have had otherwise. I have been a regular donor to the annual fund for many years, a gift in my will seemed like a natural extension of that support.

As the beneficiary of an assisted place at an independent school in England, I believe in paying it back...or in the case of a legacy gift, paying it forward!

I have worked in schools since 1997, starting out as an economics teacher in Guildford, before moving to London. In 2010 I moved to Bancroft's School to become Deputy Head before moving in 2017 to become Executive Principal of Astrum Education, setting up Kensington Park School. I have recently moved to Westminster School to do what I enjoy most, teach economics and continue to live in Loughton, England.

I have decided to leave an unrestricted percentage gift in my will to Queen's. I trust that my legacy will be used to fund the most urgent need of education or research at the time it is received. And I know that it will help change students' lives or support life-saving research. In my experience, it's just the right thing to do.”

# HOW TO AVOID A GIFT TO THE TAXMAN IN YOUR WILL



Many people choose to make charitable gifts in their wills. This is not only an amazing way to support the charities you value, but it can also reduce the inheritance tax (IHT) paid on your estate when you die, from 40% to 36%.

Gifts to qualifying charities are exempt from IHT regardless of the value of the gift. The reduced rate of 36% applies where the individual leaves at least 10% of their net estate to charity. In simple terms, the baseline amount is the entire estate in an individual's name less debts, funeral expenses and certain IHT exemptions – such as the nil rate band, currently £325,000.

## EXAMPLE:

Louise dies with assets worth £700,000 all in her sole name. Louise's debts and funeral expenses are £15,000 and as she made no gifts during her lifetime her full nil rate band of £325,000 is available.

In example 1, she leaves £40,000 to charity in her will with the balance passing to her niece, Sarah.

As the gift of £40,000 to charity is more than 10% of the baseline amount, the lower IHT rate of 36% will apply to the taxable part of her estate. As the £40,000 is not subject to inheritance tax, this will be deducted from the baseline amount to calculate the value of the estate that is subject to IHT at 36% ie  $£360,000 - £40,000 = £320,000 \times 36\%$  (£115,200). This leaves £529,800 for Sarah.

Had Louise decided to leave a smaller gift to charity (example 2) of £35,000, (less than 10% of the baseline estate), the IHT liability would be £130,000, taxed at a rate of 40%, leaving £520,000 for Sarah.

Both Sarah and the charity would receive less – to the advantage of HMRC.

Where the gift to charity falls short of the 10% of the baseline amount, it may be possible for a deceased person's beneficiary to increase the gift to charity so that the lower IHT rate of 36% applies to the rest of the estate.

	Example 1		Example 2
Estate	£700,000		
Less debts and funeral expenses	£15,000		
Less nil rate band	£325,000		
Baseline amount	£360,000		
Less charity gift	£40,000		£35,000
Estate liable to IHT	£320,000		£325,000
IHT due to HMRC (@ 36%)	£115,200	IHT @ 40%	£130,000
Sarah's gift	£529,800		£520,000

## DID YOU KNOW?

2,300 years ago **Aristotle** made his Will. It is 26 paragraphs long. It started "all is well". He provided for his children and remembered his mother and brother. He donated his library to charity. He freed his servants from slavery and rewarded them for their loyalty and service.

**Charles Dickens**, a fashion-conscious man, instructed in his will "that those who attend my funeral wear no scarf, cloak, black bow, long hat-band, or other such revolting absurdity."

## Free wills, valuable advice

Make your will with our partners, Bequeathed. Simply follow the steps to create a will online. It's a free service. If you want legal advice at any stage, ask - they'll connect you to a solicitor who'll give you a price to help you complete your will.

START YOUR WILL



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