### After everything...



### ...and all that it means

After all the memories – both treasured and bittersweet. The photos you took that still make you laugh. And the ones you remember taking but still can't find, no matter where you look.

After all the people you have met and known. The ones who helped you, changed you, or hurt you. The ones who filled your heart with hope, or broke it with sorrow.

After all those years of hard work and commitment. Days good and bad. Hours of boredom or fulfillment or loneliness or peace.

After the wonderful, the painful, the joyful and the mundane. After all of it, after everything, one thing stands tall: love. Love for family. Love for friends. Love for dear ones with whom we have journeyed through life. Love for those we may have lost, or cried for as we witnessed their pain. Love, and the joyful meaning it gives to being human. That love survives us all, no matter what.

As someone who shares our passion for making the world a better place for all who have been, or are, impacted by mental health conditions, there is a beautiful way you can take that love and everything it means, and let it live on.

This brochure is dedicated to that wonderful way.

And to you.

"Beyond Blue support was a turning point for me. I felt like I could breathe again. They provide comfort and connection to people who feel alone, isolated and desperate. They save lives every day."

– Sue, who called Beyond Blue when she needed support



"Mental health problems don't define who you are. They are something you experience. You walk in the rain and you feel the rain, but you are not the rain."

– Matt Haig, Author

MY REASON WHY: SUE BALL

### I wanted to do something for people in the future.

"I checked with my children first, they were very proud of my decision. Now I have a strong sense of relief knowing my gift will make a difference in the future."



Sue Ball can still remember being told by her mother: 'I can feel a heavy weight pushing me down. I want to curl up in the corner.' Today, Sue knows that mental health conditions have impacted many of her family, past and present.

"I believe anxiety and depression run in my family.

My grandfather and my great-grandmother lived difficult lives with both of them affected by mental health conditions. In fact my great-grandmother spent her final years in a mental health institution.

My mother was also affected by depression, but in those days there was such a stigma around mental health conditions and she never admitted to it nor was she ever diagnosed.

#### When I first noticed my own symptoms, I didn't know anything about mental health, and my mother didn't really understand or connect my experience with hers.

My daughter experiences bipolar depression as does my son, who also has autism and lives with an intellectual disability. One of my grandchildren started experiencing panic attacks from the age of eight.

"It was easy to add a \*codicil to my Will. I made a quick call to my lawyer, the change was made and signed. All done." I believe mental health services and supports still have a huge way to go. Help is not easy to get hold of, it takes months sometimes to get appointments and in my son's case there have been occasions when it's only been a band-aid solution.

In my experience, mental illness is just as common as physical illness. But stigma still exists around mental illness.

#### Including a gift to Beyond Blue in my Will makes me feel that I can do something, help somebody in the future.

Looking back I feel we have had a very fortunate life. We're a tight-knit family and we have plenty of love and support and lots of friends. After all that, I want my gift to give people with mental health conditions access to more support so they can get more pleasure out of their lives."

\*A codicil is a minor addition to an existing Will. It can be used to update a Will without having to create entirely new one.

### Your greatest legacy is the love you leave behind...

Gone are the days when leaving a legacy was the sole domain of a wealthy few. Today, it belongs to all of us who have a heart to make a difference in the world.

After everything you've experienced, after everything you've achieved, if you share our passion for helping people affected by anxiety, depression and suicide, then your legacy is a way for your love to live on making the world a better place for everyone.

It can live on for your family and those most dear to you, for people who have touched your life and made it better in some way, and for all people affected by mental health conditions.

With a gift in your Will to Beyond Blue, you can help them all.

A legacy is so much more than money. It's a heartfelt statement about you, the people you love, and the issues you care about most passionately.



#### MY REASON WHY: BARRY D'MONTE

### I realised... now it's time to make a difference.

"I believe that when you help people change their lives, you change as well. Being a part of this is wonderful."



Three traumatic events in a row, followed by support for anxiety and depression from Beyond Blue, prompted Barry D'Monte to think about the power of leaving a gift in his Will.

"A few years ago I went through a substantial crisis in my life. I was struggling to cope with losing my job, the death of my father, and the sudden end of my 20-year marriage.

I felt I was in a very dark space. One evening I told my daughter I wanted to end my life. We both completely broke down, holding each other as we cried. And I realised the sadness and grief I would leave for the people I care about.

That's when I called Beyond Blue. The support I got that day opened the door to the beginning of my recovery. And I started to think more deeply about my life. I'd always had an interest in doing work with the community. But for many years I was pulled in other directions. In some ways, losing my job gave me the space to see things differently.

I'd reached my career peak and had two daughters. So now what could I do?

And I realised, now it's time to make a difference. I started thinking about the bigger picture and how it felt to help other people.

And that's when I decided to review my Will and include a gift to Beyond Blue. In a sense, it's my way of giving back after receiving life-changing support. I already had a Will, so it was just a simple case of updating the wording and my wishes.

I hope my gift will help to build greater awareness and reduce stigma for mental health conditions. And I also hope it will help other people to benefit from the kind of resources that helped me."

#### "It was important to me that my two daughters were looked after first. So I decided to leave a residual percentage\* of my estate to Beyond Blue."

\* A **residual gift** means that you choose to leave a percentage of your estate to Beyond Blue. Not a fixed lump sum. This flexibility allows you to look after your loved ones first whilst still honouring your wishes. Even 1% can make a real difference.

### How your lasting gift can build a better world...

# Saving lives through suicide prevention

Evidence suggests 1 in 6 Australians will have thoughts of suicide at some point during their lives. That's why early interventions and appropriate supports are so important.

Our work focuses on developing the tools, programs and services people tell us they need when life becomes overwhelming. In this way, we can help people identify the signs early, so they can seek the support they need at the time they need it.

The gift you leave in your Will can save lives and spare loved ones the pain of loss too. Every life saved is a gift to future generations.

# **Connecting people** through support services

Far too many people struggle to find mental health support when they most need it – which is why we place so much emphasis on our support services.

We are constantly striving to improve our range of services by asking the opinions of the people who use them. As a result, we now provide, in more than 30 languages, free professional counselling via phone, webchat and email, with SMS, phone or email follow-up post-contact. Plus, online community forums and a comprehensive library of resources on our website too.

A lasting gift in your Will is a wonderful way to go on providing people with the support they need, when they need it, in the way they want it, long into the future.

"I called Beyond Blue just to be talking to someone so I wouldn't be thinking about suicide. That was so important. Without that, I don't know where I would have turned. Beyond Blue were there for me when I needed them most. And they got me through."

- Brighid, who called Beyond Blue when she needed support

# Advocating for a better mental health system

For many people, accessing mental health support is not easy. It can be hard to find the right support and it remains unaffordable for many.

Every day, through representations to governments, we advocate for a better mental health system where everyone, no matter where they live, can get the right support, at the right time, in a way that suits them.

Our advocacy is informed by community insights – we listen to people who share their stories and talk about their mental health experiences – and by the latest research.

A society in which we all talk as openly about our mental health as we do about our physical health could be your legacy.



MY REASON WHY: EMMA MISSEN

### I want my gift to help the next wave of progress.

"Beyond Blue's work is so important. Leaving a gift in my Will is something I can do to ensure it continues. And that's really important to me."



One of our youngest Gifts in Wills supporters, and also a Beyond Blue Speaker, Emma Missen began suffering from severe migraines in her teens. This led to Emma also experiencing anxiety, depression and suicidal thoughts.

"Every day was miserable because I was in pain. All the things I loved doing became impossible. And my mental health took a big dive. I felt like my whole life was out of control.

#### I was feeling suicidal. I didn't make an attempt on my life but I was very, very low. I called a crisis support service because I couldn't tell my parents I didn't want to be alive.

The phone counsellor helped me make a plan to get me through the next hour, the next day, the next week. Getting through them is all you can do in those moments.

I know how important Beyond Blue's work is in raising awareness, reducing stigma and encouraging people to seek support. Leaving a gift in my Will is something I can do to ensure this work continues. Beyond Blue has been a part of making so much positive change already. The conversations we're having about mental health have shifted a lot in quite a short space of time. But despite the progress there's still a lot of work to be done.

Many people still struggle to access support when and where they need it. I know how important the help I've received has been in keeping me alive and getting me to where I am today.

I believe everyone has value to contribute, everyone deserves to be alive and live a good life. So ensuring everyone can access support when and where they need it is something I'd like to see."

Emma created her Will online. It's really easy to do. If you would like to know more about online Wills, our team can help you.

### How to let your love live on through a gift in your Will to Beyond Blue...

#### Step 1

### For most, nearest and dearest come first.

Your legacy is not a choice between the people you love or the causes you care about. It's about how you can help both. For most, nearest and dearest come first. After providing for them, whatever you choose to leave Beyond Blue, no matter how large or small, will build a better world for people who need support with their mental health.

#### Step 2

### Think about the type of gift you'd like to leave.

There are different types of gifts you can leave to a cause you care about in your Will. The main three are detailed overleaf. Whichever kind you choose will have a profound impact for years to come. However, percentage or residual gifts are especially effective as they allow you to put your loved ones first, while maximising the impact of your legacy gift.

#### Step 3

#### Talk to your solicitor.

Your solicitor can draw up a Will for you, or update an existing Will, to include a gift to Beyond Blue. It's very easy to do. You can use the Wording Guide we've provided on the next page, to ensure your solicitor has the correct legal wording to include Beyond Blue in your Will.

#### Step 4

#### Let your family know.

You don't have to of course, it's your Will, but telling your family you've included a gift to Beyond Blue means there won't be any surprises when the time comes. Besides, you might inspire them to start thinking about their Will and the legacy they can leave too!



### Three ways you can include Beyond Blue in your Will...

#### 1. Percentage Gift

You simply state in your Will what percentage of your estate you would like to be left to Beyond Blue. Some people leave just a few percent, some people leave more.

**Wording:** I give free of all duties or taxes the [whole of my estate] OR [(insert number) per cent of my estate] to BEYOND BLUE LIMITED **ABN 87 093 865 840** for its general purposes. The receipt of an authorised officer for the being of BEYOND BLUE LIMITED shall constitute a full and sufficient discharge of my executor's duties.

#### 2. Residual Gift

After your loved ones have been taken care of, and all costs have been dealt with, you can leave a portion of your estate or the balance remaining to Beyond Blue.

**Wording:** I give free of all duties or taxes the [residue of my estate] OR [(insert number) per cent of the residue of my estate] to BEYOND BLUE LIMITED **ABN 87 093 865 840** for its general purposes. The receipt of an authorised officer for the being of BEYOND BLUE LIMITED shall constitute a full and sufficient discharge of my executor's duties.

#### 3. Lump Sum

You simply declare the exact amount of money or details of a specific asset such as shares or property - you would like to leave Beyond Blue in your Will.

**Wording:** I give free of all duties or taxes the [sum of \$ (insert value of your gift)] OR [details of the specific asset - such as shares or property] to BEYOND BLUE LIMITED **ABN 87 093 865 840** for its general purposes. The receipt of an authorised officer for the being of BEYOND BLUE LIMITED shall constitute a full and sufficient discharge of my executor's duties



### Our promises to you

Your legacy may be the most important and powerful gift you ever leave to the people and causes you care about. As such, we will always treat it with the utmost care. We promise you Beyond Blue will always...

- Respect the fact that your wishes always come first, and that we will work with all parties handling your gift with care, sensitivity and respect to ensure your wishes are met.
- 2. Remain transparent and accountable at all times, keeping you properly informed of how the gift you leave us will be used.
- 3. Use your gift responsibly to extend our reach into the community and ensure your gift has a direct contribution to supporting people with anxiety, depression or at risk of suicide.
- 4. Answer every question you may have about the use of your legacy gift and give you the opportunity to connect with the work we do.
- 5. Fully respect your right to change your mind at any time. Your decision is yours alone and we understand that circumstances can change.

### Questions you may have...

#### I don't have a Will. Should I get one?

Yes, everyone should have an up-to-date Will. It's the only way to ensure your wishes are carried out when you pass away. We advise you to visit a solicitor to have your Will professionally written. Alternatively, for straightforward estates, there are also now many online Will-making services that that you might consider if these suit your needs.

Always seek professional advice if you are unsure or have questions.

#### I have already made a Will, how can I add Beyond Blue to it now?

This can be done very simply and easily by asking your solicitor to add a codicil - a short legal amendment - to your Will. Please check with your solicitor to see if a codicil is appropriate for the changes you wish to make. Your solicitor will ask for our ABN, which is 87 093 865 840.

#### How will my gift be used?

Your gift will be used to help build an Australia where everyone can achieve their best possible mental health, in the most effective and impactful way at the time of your passing. Please call our Gifts in Wills Manager on **03 9892 6985** if you would like to know more.

## Don't you have to be wealthy to leave a legacy?

Not at all. These days, people from all walks of life are enjoying the profound sense of fulfilment that comes from including a cause you care about in your Will. Every gift, no matter how large or small, is important, because they all add up, and will all help to build a better world for people who are affected by anxiety, depression and suicide.

#### Can I make my legacy gift, a 'Gift in Memory' of a loved one?

Yes you can, and this is a beautiful way to let the love you felt for someone in life, live on, through a gift that will create a more understanding world for everyone.

# We'd love to say thank you!

There's a special place in our hearts for people who choose to leave gifts in their Will to Beyond Blue. And nothing makes us happier than being able to say a heartfelt thank you to someone who has decided to let the love they've felt in their life live on in this beautiful way. However, we can't thank you if we don't know your intentions.

If you have decided to leave a gift to Beyond Blue in your Will, and would like to share your intentions with us, please complete and return the form entitled: My Legacy Plans in the reply paid envelope we've enclosed for you.

And there are some additional benefits for you too. If you let us know of your plans to leave a gift in your Will to Beyond Blue, we will send you the following – just part of our way of saying thank you...

- Your exclusive Beyond Blue Gold Pin
- Special insights into future plans legacy gifts like yours will make possible
- Invitations to special Beyond Blue events



"It meant so much to know there was someone out there who really cared about me, even though they didn't know me. That's the thing about Beyond Blue, they're always there for you. And I'll forever be grateful for that."

- Rick, who called Beyond Blue when he needed support

# After everything, let love live on

with a gift to Beyond Blue in your Will

- O3 9892 6985
  giftsinwill@beyondblue.org.au
  - beyondblue.org.au/wills



