



**A life
without
fear**


**COMBAT
STRESS**

THE VETERANS'
MENTAL HEALTH CHARITY

HELP VETERANS REBUILD THEIR LIVES WITH A GIFT IN YOUR WILL

For some Veterans the hardest battle starts after the last shot has been fired



Walter Busuttil

Thousands of Veterans battle psychological conditions as a result of traumatic experiences during their Service. As Director of Medical Services for Combat Stress, I see the devastating effects of conditions such as Post Traumatic Stress Disorder (PTSD) on a daily basis.

After returning to civilian life, many Veterans battle the psychological wounds of war alone – suffering in silence and reluctant to admit they have a problem. Others don't seek the help they need because of the stigma that still surrounds mental health problems. In fact, it takes an average of 13 years for a traumatised ex-Service man or woman to seek help from Combat Stress.

As the UK's leading Veterans' mental health charity, we are doing everything we can to change attitudes to mental ill-health and encourage more Veterans to ask for help sooner. It's no wonder demand for our services is rising year on year.

Your support helps us turn fear into hope

When Veterans with mental ill-health turn to us for support, they are often at their lowest ebb. Their lives have taken a downward

spiral as a result of psychological wounds sustained in conflict. Depression, anxiety, anger and terrifying flashbacks are just a few of the complex problems we help them tackle with tailored treatment programmes and one-to-one therapy.

With our support, even the deepest and darkest psychological wounds can heal.

As you will see in the following pages your support is crucial to helping Veterans like Mark and Lewis turn their lives around. However, I'm hoping you will consider a very special way you can support tomorrow's traumatised Veterans: by remembering Combat Stress in your Will.

The road to recovery for a Veteran can be a long one, but it's so rewarding to share their journey and see them overcome their demons. That's the life-changing difference you can make to Veterans who will need us in the future by remembering us in your Will.

A handwritten signature in black ink, appearing to read 'Walter'.

Dr Walter Busuttil
Director of Medical Services



After serving their country, every Veteran deserves hope in their darkest times, support to fight psychological wounds and help to rebuild their lives. With a gift in your Will you can help ex-Service men and women live a life without fear.

A life with SUPPORT

Returning home after serving for 27 years, Mark bottled up his fears and feelings.

Mark Ryalls served in the Royal Engineers from 1985 to 2011. In 2006 he began to experience frightening symptoms. "I would isolate myself and I pushed my family away," explains Mark. "I'd lay awake at night. I'd be getting flashbacks of my experiences in Iraq and Afghanistan. I felt lonely, because I didn't have anyone to talk to. Things got so bad I became suicidal."

Our treatment and occupational therapy programmes helped Mark to manage his symptoms

In 2012 Mark contacted Combat Stress. "They sent a mental health nurse to see me. Then I was assessed by their clinical psychiatrist who diagnosed me with severe depression and PTSD." During a two-week programme at one of our treatment centres, Mark learned how

to manage his symptoms and cope with flashbacks. "Those two weeks saved my life," says Mark.

Practical occupational therapy sessions helped Mark to rekindle an interest in baking and gave him a positive focus. "While cooking I didn't think negatively at all. I spent time with other guys with very similar symptoms who really understood what I was going through."

Your special gift could give Veterans like Mark the support and comradeship they need to rebuild their confidence and their lives

Mark is still on the road to recovery and we'll be with him every step of the way. As Mark says, "That's the wonderful thing about Combat Stress, their door is always open."

By leaving a gift to Combat Stress in your Will, you can ensure we're here for more Veterans like Mark when they need us - for as long as they need us.

"Combat Stress has helped me recognise the trauma and manage it. They saved my life."

Mark Ryalls

With a gift in your Will, you can help us provide a wide range of treatment and occupational therapy programmes to support Veterans like Mark on their journey to recovery.



A life without **FEAR**

After leaving the Army in 2010, Lewis suffered from depression, nightmares and flashbacks.

In October 2009, Lewis was deployed to Helmand Province in Afghanistan. He was 20 years old and what he encountered would change his life forever. "A good friend had taken my place on patrol," explains Lewis. "We got news that he was in deep trouble. I drove the medical team at high speed to where we found him: he was still alive but so badly injured by an Improvised Explosive Device (IED) that they couldn't save him."

After leaving the Army, Lewis' life began to unravel in 2011. He says, "I suffered from depression, nightmares and flashbacks. My emotions and behaviour became erratic and my personal relationships were badly affected."

Our PTSD Intensive Treatment Programme helped Lewis turn his life around

Lewis says, "I went to Tyrwhitt House for a couple of weeks. I was diagnosed with PTSD and offered an intensive treatment programme." During the six-week programme, Lewis took part in daily group

"I'm so glad I found the courage to pick up the phone. I don't think there's anyone else out there who could have helped me like Combat Stress."

Lewis Smythe

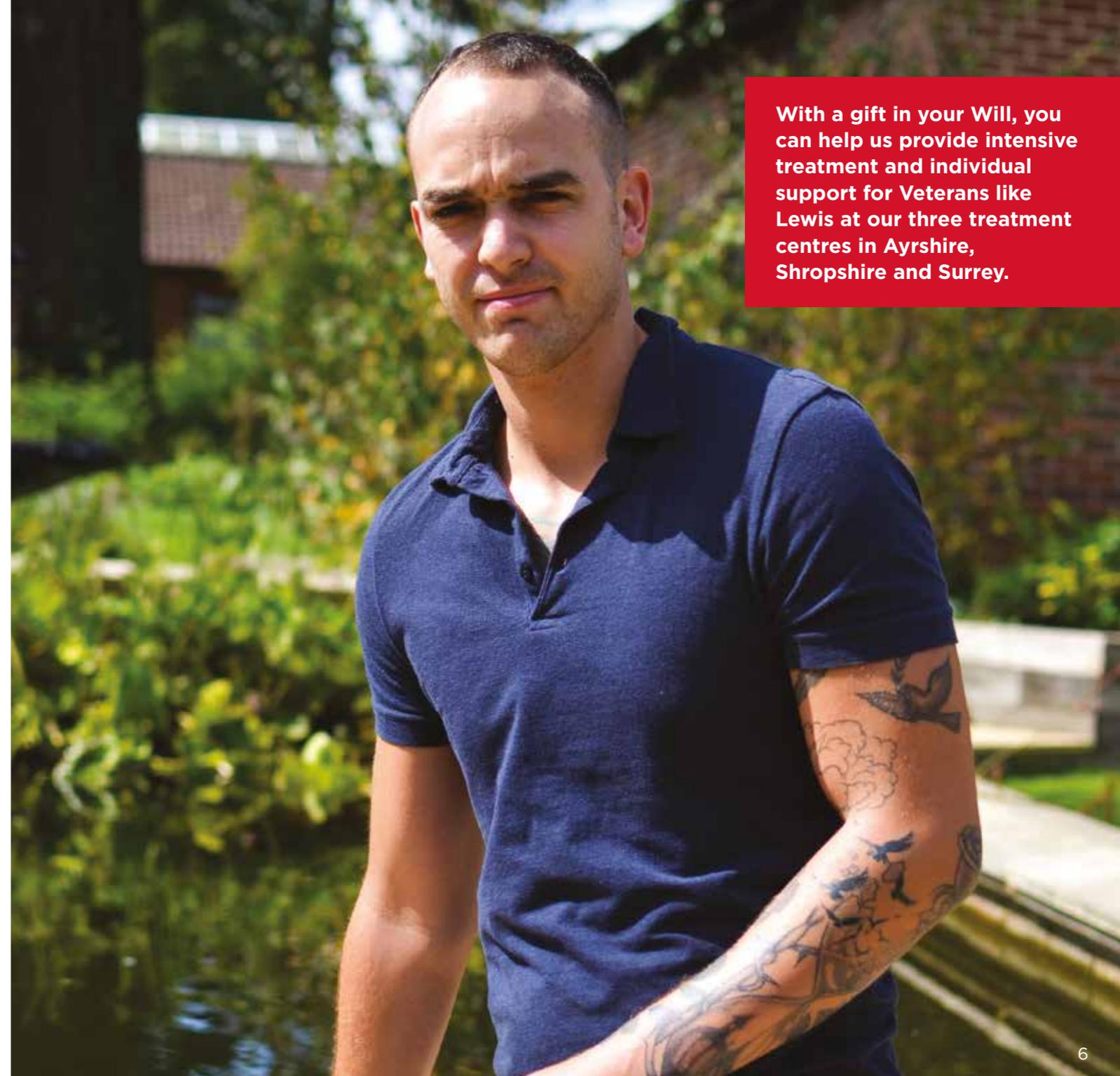
therapy sessions which help Veterans with a range of issues, such as depression and relationship problems. One-to-one sessions with our psychiatrist also helped Lewis confront his traumas: a vital step on the road to recovery. "I'm a lot calmer now," says

Lewis. "I've got some confidence and a bit more go in my life."

By leaving a gift in your Will, you can ensure that more Veterans get specialised treatment and individual support

The gifts we receive in supporters' Wills help us to give Veterans like Lewis the intensive treatment they need to overcome their trauma and live without fear.

With a gift in your Will, you can help us provide intensive treatment and individual support for Veterans like Lewis at our three treatment centres in Ayrshire, Shropshire and Surrey.



A life with **HOPE**

By leaving a gift in your Will you can bring hope to many more Veterans like Mark and Lewis.

We've been by the side of Armed Forces' Veterans since 1919.

Since our formation in 1919, Combat Stress has supported more than 100,000 Veterans. Our world-class treatment programmes and tailored support services help Veterans to overcome psychological injuries sustained in Service. Through our 24-hour Helpline, we're here for ex-Service personnel and their families whenever they need us.

We currently support more than 6,000 ex-Service men and women – and demand for our services is increasing. There's no doubt that traumatised Veterans will need us – and you – for many years to come.

You can be there for every Armed Forces' Veteran who needs support - every step of the way

We are the UK's leading Veterans' mental health charity. Our expertise and approach

gets results. 87% of Veterans who completed our PTSD Intensive Treatment Programme saw a reduction in their PTSD symptoms.

If you choose to leave a gift in your Will to Combat Stress, you can be assured that it will be used highly effectively to help more Veterans rebuild their lives.

1 in 5 of the Veterans we support is helped thanks to gifts in Wills

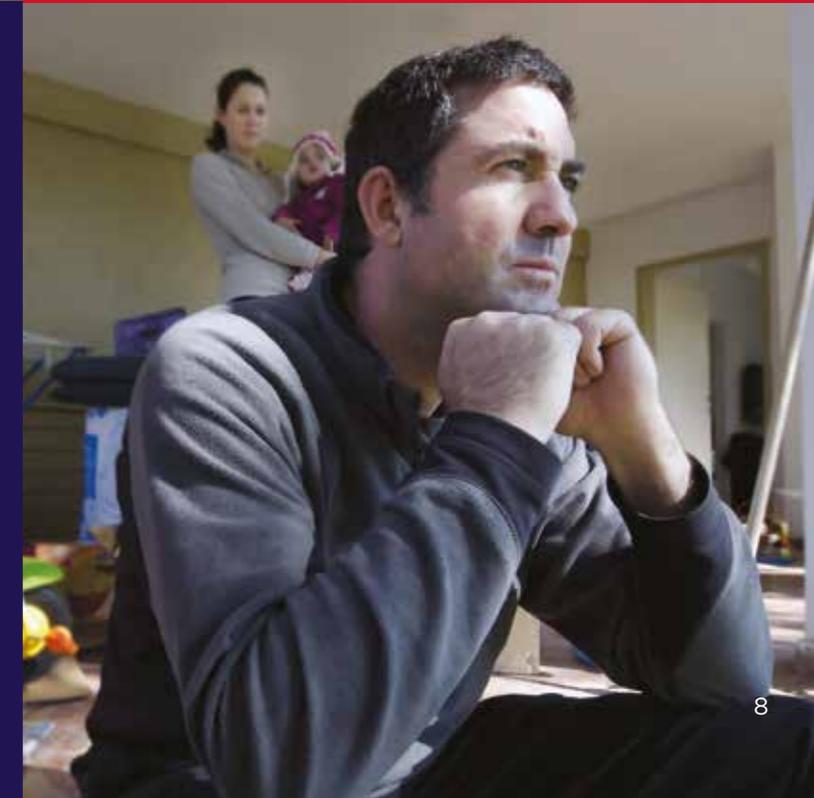
No Veteran should be left alone to battle the psychological scars of war, and every legacy we receive, big and small, makes a vital difference. In fact, we depend on gifts in Wills for around 20% of our income.

By remembering Combat Stress in your Will, you would be including us alongside the special people in your life, showing us that you care deeply about our work and all the Armed Forces' Veterans who will need us in the future.



Combat Stress was founded in 1919. Since then we've provided specialist support to over 100,000 Veterans across the UK suffering from psychological wounds related to their Service.

Demand for our services is rising year on year. You can put us by the side of every Armed Forces' Veteran who needs us by remembering Combat Stress in your Will.



How to include Combat Stress in your Will

Writing or changing your Will to include Combat Stress doesn't have to be complicated, costly or time-consuming. By taking a few simple steps, you can make a special pledge to all the Veterans who will turn to us for support in the future.

If you have already decided to remember Combat Stress in your Will, thank you! It would really help us to keep you up-to-date with our work, in the most appropriate way, by letting us know your intentions on the intentions form at the back of this guide.

The three main types of gift

There are three main types of gift that you can leave in your Will:

A residuary gift

This is a very popular way to leave a gift to a charity because it is essentially a percentage of what is left of your estate after all your wishes for family and friends have been carried out and all liabilities paid. Residuary gifts are expressed as a percentage, so inflation doesn't lower their value.

A pecuniary gift

A pecuniary gift is simply a fixed gift of money. You can add a pecuniary gift to your existing Will using a simple codicil document. However, unless you review your Will regularly or your gift is inflation-linked, it is likely to decrease in value over time due to inflation.

A specific gift

This is a gift of a particular item or items such as jewellery, paintings, land, buildings or specified investments such as shares. If you would like to give in this way, please contact us to talk through your wishes.

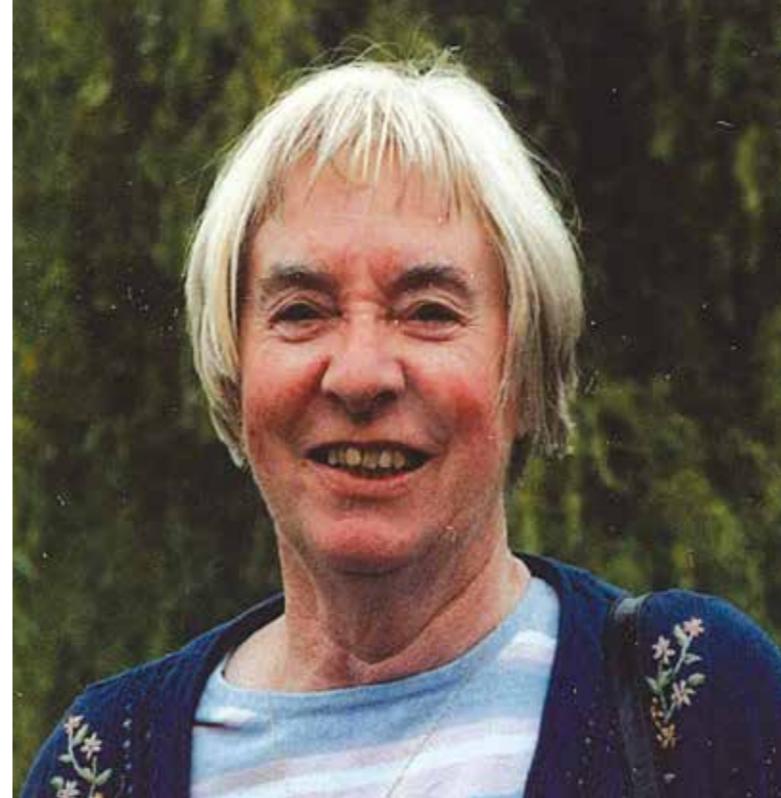
A Will that reflects your wishes

An up-to-date, professionally written Will is very important. It has the power to provide security for those you love and it's only right that family and close friends should come first in your thoughts. Many people, however, also choose to include a gift to a cause close to their hearts. In your case that may be Combat Stress – and whatever gift you can leave us will help more Veterans to live a life without fear.

Your Will is a very important document, so it's crucial that you use a qualified solicitor to draft or amend your Will. It's also important to review your Will every now and then to make sure that it reflects your wishes and any changes to your family circumstances.

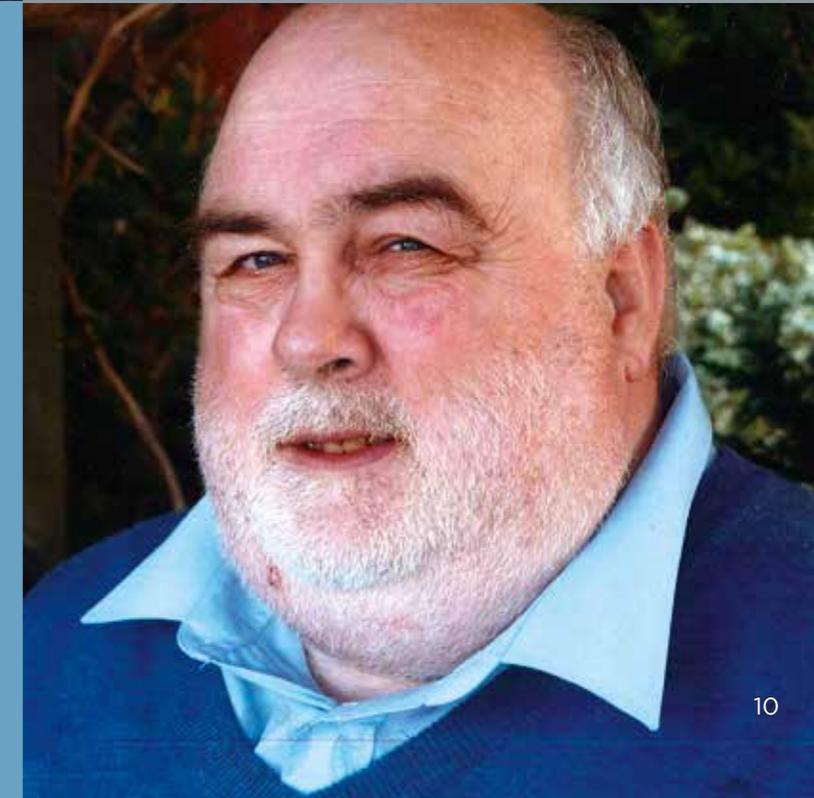
Adding us to an existing Will

If you want to add Combat Stress to an existing Will, it is relatively straightforward using the codicil form enclosed at the back of this guide.



“People from the Armed Forces, who fought to keep the rest of us alive and safe suffer greatly as a result. They need our help now and in the future.”

Patricia, a supporter and legacy pledger from Stockton-on-Tees



“I’m leaving a legacy in my Will to Combat Stress because I want to make a difference to the lives of Veterans affected by mental health difficulties.”

Hywel Davies, a supporter and legacy pledger from Wales

Your questions answered

Q. Why should I have a Will?

A. Having an up-to-date Will is the only way to ensure that the people you love and the causes you care about benefit from your estate as you want them to. If you die without a Will, your money, property and possessions will be shared out according to the law instead of your wishes.

Q. I would consider a gift to Combat Stress but I don't want my family and friends to miss out. What should I do?

A. It's only right that family and friends come first in your thoughts. If you choose to leave us what's known as a residuary gift, this is expressed as a percentage of what is left over once your family and friends have all been provided for, and all the debts and expenses paid.

Q. What if I don't think I have much to leave?

A. You may be surprised how the value of your home, possessions and savings add up. What's more, it's a common misconception that a legacy has to be a large sum of money. This is not the case. Any gift left in a Will, large or small, is important to us.

Q. I am happy with my Will but I want to add a gift to Combat Stress. What do I do?

A. If you want to add Combat Stress to an existing Will, your solicitor simply attaches a written instruction called a codicil. The codicil form enclosed in the back of this guide will help you.

Q. What are the tax implications?

A. Gifts left in Wills to charities are generally exempt from inheritance tax. Many people use gifts to charities as a way of reducing the inheritance tax burden on their estate. Your financial adviser can tell you more.

Q. Can I leave my legacy to a specific part of Combat Stress?

A. Yes. We understand that many people are passionate about a particular area of our work or want their gift to be spent locally and we are committed to honouring your wishes as closely as possible.

However, as we cannot be certain where the greatest need will be in years to come, gifts made unconditionally could be more useful to us. If possible, we would ask that any specific requests are stated as a preference and not a condition. If you would like to give in this way, we recommend contacting us so that we can discuss your intentions.

Our promise to Veterans

- **24-hour help**
Our 24-hour Helpline gives confidential advice and support to the military community and their families.
- **Specialist and individual treatment**
We're experts in Service-related mental health problems, providing specialist treatment at our three treatment centres.
- **Comradeship and confidence**
Our Wellbeing and Rehabilitation Programme brings Veterans together for employment mentoring, life skills workshops and social activities.
- **Lifelong support**
The road to recovery can be a long one. We're here for Veterans when they need us - for as long as they need us.



Our promise to you

- **We will keep you informed**
We will keep you up-to-date with our work and any information which affects a gift in your Will.
- **We respect your privacy and wishes**
We appreciate that your Will is personal to you. We will keep whatever information you share with us completely confidential.
- **We'll spend your gift wisely**
We are at the forefront of treatment for psychological injuries related to Service. Your gift will be used effectively to help Veterans rebuild their lives.
- **We're here to help**
If there is anything you want to know about gifts in Wills, or our work in general, please get in touch.



So what's next?

You are an important part of our present but you can also play a vital role in our future by remembering us in your Will.

A gift in your Will is a wonderful thing – it costs you nothing in your lifetime, yet it has the power to transform the lives of many Armed Forces' Veterans in the future.

Contact us in confidence

The information in this booklet is designed to guide you through some of the key things you'll need to consider but we know you're bound to have questions. So please get in touch.

Please call our Legacy Team on 01372 587 144. Wills are a very private matter, so we treat any information you give us in the strictest confidence.





Call: 01372 587 144

Visit: www.combatstress.org.uk/legacy

Email: legacies@combatstress.org.uk

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