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Corrin Court, Heywood Avenue, Onchan, Isle of Man, IM3 3AP

✉️ enquiries@sightmatters.im ☎️ (01624) 674727
www.sightmatters.im

Sight Matters is a trading name under Manx Blind Welfare Society. Registered Charity No. 132.



Leaving a legacy

"Kindness is the language which the deaf
can hear and the blind can see" - Mark Twain



Who are Sight Matters?

Sight Matters is the trading arm of the Manx Blind Welfare Society, a charity which provides support to the blind and visually impaired community on the Isle of Man. For blind and visually impaired people, the world can be a very difficult place to navigate. We exist to help blind and visually impaired people live their best possible lives, whether that's by supporting their independence so that they can achieve their goals, providing social inclusion and emotional support services, equipping them with life changing equipment and resources, providing access to otherwise inaccessible information and media and by advocating for individuals and on behalf of the community.

We also provide visual impairment awareness training and accessibility consulting for businesses, community groups and statutory and other third-sector organisations, so that the island can become an inclusive and accessible place for all and allow everyone to enjoy fulfilling, valued lives.



Photographs courtesy of Tony Lloyd-Davies and Jonathan Burton

Sight Matters is financially independent. This means we rely on the generosity of our community to deliver our services. By choosing to support Sight Matters, you will have a very real impact on the lives of local people living with sight loss.



www.sightmatters.im



Why are wills important?

A will is a legal document that allows you to decide what happens to your money, property and possessions after your death. It's a legacy that allows you to pass your assets to friends and family as you choose; you may also decide to support a cause close to your heart.

A will can be made through a local Advocate. But you can also make a will yourself, using a will making kit. If you don't have a will, then you would be dying "intestate". Dying intestate

means the law dictates who gets what from your estate, via the rules of intestacy.

As a financially independent charity, we depend on the generosity of the local community to continue providing the services we do. Sight Matters has grown and developed considerably since it was created in 1937. However, we know that there is still much more to do. If you choose to leave us a gift in your will, you will directly support the Isle of Man's blind and visually impaired community.

How your legacy will help

£900,000

Annual operating costs

£5

Pack of tactile
bump-on stickers

£10

Liquid level
indicator

£30

Magnifier



£500

Fully accessible
iPad



£50

USB recorded news/
audio library player

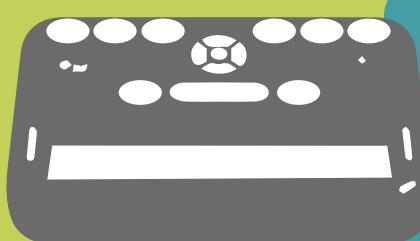
£1,400

Fully accessible
laptop



£400

Handheld electronic
magnifier



£5,000

Braille reader



£30

Filter glasses/talking
clock/talking watch

£2,000

CCTV large
electronic magnifier



WHAT TYPE OF LEGACY SHOULD I LEAVE?

When it comes to leaving a legacy, there are some different options available to you.

A **pecuniary legacy** is when you leave a fixed sum of money to a particular person or organisation. For example, you might leave £1,000 to your daughter, or to a charity.

A **residual legacy** is when the rest of your estate is left to a particular person or organisation. In other words, the beneficiaries will receive the “residue” of the estate, which is what’s left after everything else has been paid. Often, the residue of an estate is broken down into percentages and given to different people or charities.

The other terms to bear in mind are **general charitable purposes and expression of wish**. You can leave either a pecuniary legacy or a residual legacy for general charitable purposes or with an expression of wish. When leaving a legacy for general charitable purposes, the charity will spend the funds on providing their services. When leaving a legacy with an expression of wish, the legacy will be spent on a specific purpose – for example, supporting our Younger Members’ Group.

If you’d like to leave any of these types of legacy to Sight Matters, there is some suggested wording overleaf.

Here's some suggested wording outlining how to leave a gift to Sight Matters.

For a pecuniary legacy (general charitable purposes):

I give the sum of [REDACTED] pounds (£) to Sight Matters, a trading arm of Manx Blind Welfare Society (registered charity number 132), Corrin Court, Heywood Avenue, Onchan, IM3 3AP absolutely for its general charitable purposes and the receipt of the Honorary Treasurer or the proper offer for the time being of Sight Matters shall be a complete discharge to my executors.

For a pecuniary legacy (with expression of wish):

I give the sum of [REDACTED] pounds (£) to Sight Matters, a trading arm of Manx Blind Welfare Society (registered charity number 132), Corrin Court, Heywood Avenue, Onchan, IM3 3AP absolutely and I request Sight Matters but without imposing any binding trust or legal obligation to use the legacy for [REDACTED] and the receipt of the Honorary Treasurer or the proper offer for the time being of Sight Matters shall be a complete discharge to my executors.

For a residuary legacy (general charitable purposes):

I give [REDACTED] (%) of the residue of my real and personal estate to Sight Matters, a trading arm of Manx Blind Welfare Society (registered charity number 132), Corrin Court, Heywood Avenue, Onchan, IM3 3AP absolutely for its general charitable purposes and the receipt of the Honorary Treasurer or the proper offer for the time being of Sight Matters shall be a complete discharge to my executors.

For a residuary legacy (with expression of wish):

I give [REDACTED] (%) of the residue of my real and personal estate to Sight Matters, a trading arm of Manx Blind Welfare Society (registered charity number 132), Corrin Court, Heywood Avenue, Onchan, IM3 3AP absolutely and I request Sight Matters but without imposing any binding trust or legal obligation to use the legacy for [REDACTED] and the receipt of the Honorary Treasurer or the proper offer for the time being of Sight Matters shall be a complete discharge to my executors.

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SIGHT MATTERS
SUPPORTING BLIND AND VISUALLY IMPAIRED PEOPLE IN THE ISLE OF MAN

Add a bequest to your will

If you have already made a will and would like to add a gift, here is an example of a codicil, which is an appendix to a will. This is a legal document which needs to be completed in the same way as your original will, particularly with regard to signing and witnessing. When you have completed your codicil, please ensure that it is stored together with your original will.

I (name) A.N. Other of (address) Address Line One, Address Line Two
Address Line Three, Douglas, Isle of Man

declare this to be a (first/second) codicil to my will dated

I give to Sight Matters, a trading arm of Manx Blind Welfare Society (registered charity 132), Corrin Court, Heywood Avenue, Onchan, IM3 3AP, the sum of

£ or (specific item
or % share of my estate) to be used for general purposes and I declare that the receipt of
the Honorary Treasurer or proper officer for the time being Manx Blind Welfare Society
(Sight Matters), shall be a complete discharge to my executors. In all other respects, I
confirm my said will and any other codicils thereto.

Signed

Witnessed by
(print name)

Witness'
Signature

Name

Address

Occupation

Date

Signed

Witnessed by
(print name)

Witness'
Signature

Name

Address

Occupation

Date

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David and Suzanne's Story

None of us really like to think about the reality of ageing and getting older, David and Suzanne were no different. One big concern with sight loss and ageing is the potential to stop driving and the loss of independence so, when David's sight began to deteriorate, in anticipation of not being able to drive, they took the practical step of buying a mobility scooter.

How would you feel if you had to stop driving? What would it mean for you?

Despite their forward planning, the reality of living and managing with sight loss, especially for someone like David who had worked with his hands all his life, a man who had been a welder, engineer, carpenter, craftsman and amateur radio enthusiast was much more challenging than either he or Suzanne expected. David struggled on, tinkering with his radios and making furniture for Suzanne, but the reality was, everyday tasks including shopping and dressing were becoming more difficult and took longer. For a practical man like David, the impact was devastating.

Neither David nor Suzanne knew what help was available, but they dropped into a Wellbeing Partnership open day, specifically because Sight Matters were attending. They were delighted by what we could offer, especially the wide range of resources to help manage safely and independently in the home, including: lighting, magnification and specialist electronic readers. They were more than amazed when they found out that the resources were loaned to them, free of charge.

These resources are invaluable, allowing David to read, write, pursue his hobbies and interests and independence. In David's words, "We can't praise Sight Matters enough for this help, to be honest. It was life changing".



Sadly, shortly after David lost his sight, Suzanne was diagnosed with cataracts and, although a temporary condition, this was something Sight Matters were able to help Suzanne with – indeed, many of resources that helped David also helped Suzanne.

Ever the practical couple, Sight Matters were able to help David and Suzanne find a local Advocate who understood the issues sight loss can bring. The Advocate assisted them with securing a Power of Attorney and with writing their wills, so they had future safeguards in place, but were still able to manage their finances separately. We were also able to ensure that all important correspondence was sent in large print, meaning they could manage everyday tasks like reading their own letters and not having to rely on a third party.

Imagine how you would feel if you had to ask family, friends or a neighbour to read your personal correspondence, including bank statements.

As Suzanne says, "To be quite honest, Sight Matters gave me the confidence to do this. I feel like I can ask the questions about accessibility that I would never have been able to prior. We were just muddling on before. But the help from Sight Matters has been fantastic."

David and Suzanne are valued members of Sight Matters, attending many of our social and recreational activities and raising funds for us by taking part in our annual Coast 2 Coast walk.

One in nine people over 60, one in five people over 75 and one in two people over 90 live with sight loss. In the UK 250 people a day start to lose their sight. This is something that could affect every one of us. Your legacy will allow us to support these people at a crucial time in their lives.

Aidan's Story

Becoming a parent is an amazing experience. But even at the best of times, it's not one without difficulties. Imagine finding out your baby is born with microphthalmia – a condition where the eye or eyes do not form properly, leaving you, as a parent, to cope with the emotional, physical and practical challenges this brings? This is the situation Aidan's parents, Gemma and Sam, found themselves in, compounded by the fact he was born during the Covid-19 lockdown. Aidan has two older siblings and his diagnosis affected them as well as his parents.

Microphthalmia is difficult to diagnose and Aidan needed several appointments with specialists on and off island; not easy when the island and the UK was in lockdown and some services were unavailable or running at reduced capacity. As such, those early days were tainted by uncertainty, anxiety and fear. As Gemma says, "For the first four or five months of Aidan's life we didn't really know what was wrong".

What would you do as a parent in these circumstances? Would you know where to turn to for help?

After hearing about Sight Matters from a friend, Gemma and Sam turned to us for support. It's fair to say, they probably had no idea what we could do for them at that time. As Gemma puts it, in those early months, Sight Matters helped by "just keeping in touch and having someone ask how you got on after appointments and trips – just having that emotional support. And it's not just Aidan, Sight Matters have supported the whole family, even offering to do shopping and other jobs when we had to isolate after being off-island."

Mental health and wellbeing are incredibly important, and sight loss and the issues surrounding it can place a huge emotional burden on entire families – especially

immediately following a diagnosis. As such, it was important for us to ensure that Gemma and Sam were properly supported, felt heard and understood exactly how we were able to help. As Sam says, "As a mental health first-aider myself, I know it's crucial to maintain good mental health, and it was fantastic that Sight Matters were able to support my family through a very difficult time."

The very core of Sight Matters' ethos is to support anyone with sight loss to live an independent and fulfilling life, whatever their age, by offering a bespoke service based on an individual's needs.

In Aidan's case, this involves ensuring he is able to participate fully in social and educational activities, that he has access to resources and equipment as required, and that his family is properly positioned to manage Aidan's condition. This approach helped his parents and their employers understand how Equality Act 2017 compliance could support both parents and the employer in the workplace. As Gemma says, "I probably wouldn't be employed now if I hadn't had that help".

Aidan continues to grow from a baby to a little boy – getting his first painted prosthetic eye was an emotional moment for all involved with him – and we understand that his needs will change rapidly. When they do, he and his family know that we will be here to support him and them, whatever choices he makes and whatever life throws at him – because that's what we do.

We support a number of children with different severity levels of sight loss, including blindness. Your legacy will make a huge difference to children like Aidan.



Will planner

If you have not yet made your will, completing the information here should help you start your plans. If you are using an Advocate, take it with you. If not, you will have everything you need here to get going.

Full name:

Address:

Your partner's name and address:

Children's full names and addresses:

Child 1:

Child 2:

Child 3:

Legal guardian's (guardians') full name(s) and address(es) (details of the person(s) you would like to look after your children), if applicable:

Executor's (Executors') full name(s), address(es) and any other relevant details of the person(s) you would like to take charge of dividing your estate:

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

People and causes you would like to remember in your will:

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Funeral instructions:

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Assets:

Home and any other property

£

Car

£

Furniture

£

Household effects (e.g. antiques)

£

Items of particular value (e.g. jewellery)

£

Financial:

Savings in banks and building societies

£

Shares/investments/premium bonds, etc.

£

Insurance policies

£

Pensions

£

Other

£

Subtotal:

£

Debts:

Less mortgage

£

Less loans

£

Less credit cards

£

Subtotal:

£

Total assets:

£

Please attach any additional information relevant to your will planner on a separate sheet of paper.

It is important to note that completing this will planner does not create a valid will.