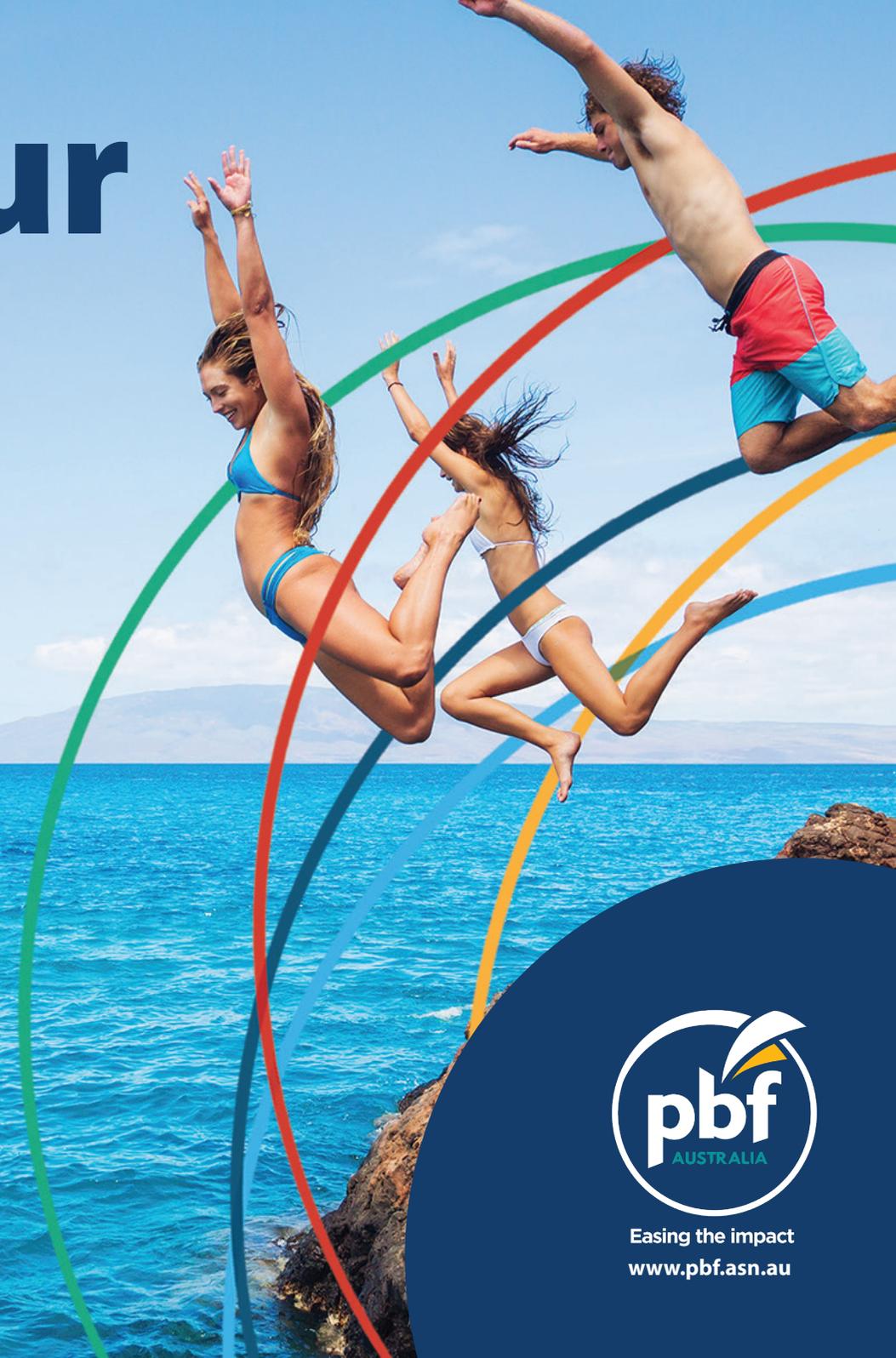


# What is your legacy?

## Gifts in Wills

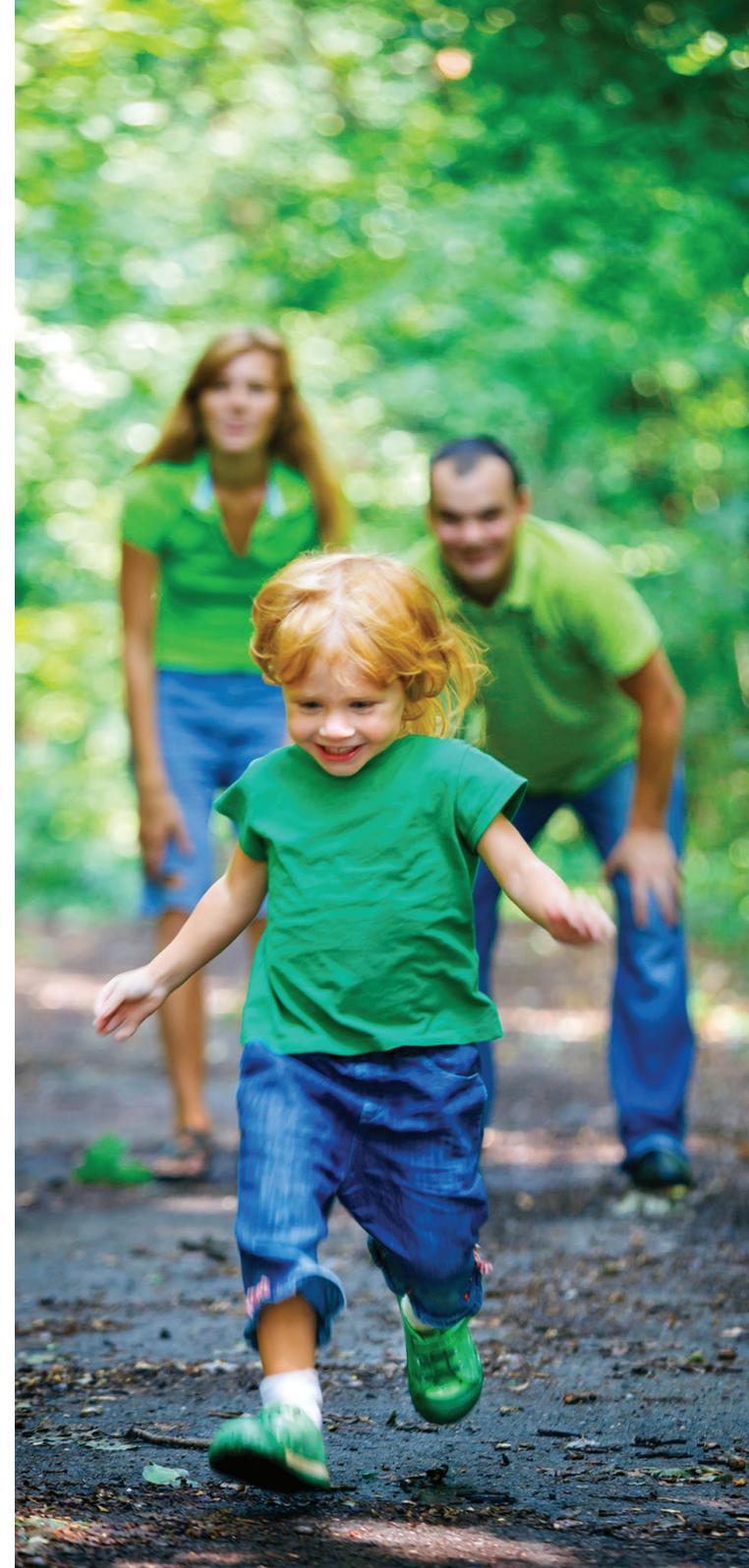


Easing the impact  
[www.pbf.asn.au](http://www.pbf.asn.au)

# What will you pass on?

We all live our daily lives guided by the values that are important to us and we all want to feel that our life really mattered. We strive to leave our mark on this world and by leaving a gift in your Will you can help individuals and causes that are important to you. Encouraging people to leave charitable organisations money in their Will can be a sensitive, emotional and difficult matter; but the fact is that things we care about don't stop when we are gone. It is often said that your Will is the most important document that you will ever sign as it is the only way that you can ensure your assets and possessions are disposed of according to your wishes and that they are directed to the people and causes that you choose to help. Leaving a bequest to PBF Australia is a great way to help us continue with our work to reduce the impact and incidence of spinal cord injury; by making this provision you can positively impact the future without taking away from today. I thank you in advance for your generosity and vision in supporting PBF Australia.

Martin Browning  
Chief Executive Officer  
PBF Australia



# The Paraplegic Benefit Fund

**PBF Australia is a national not-for-profit organisation dedicated to reducing the impact and incidence of spinal cord injury.**

We are a membership based organisation, offering crucial financial protection in the event of a permanent spinal cord injury. We also provide injury prevention programs and support for those living with spinal cord injury.

Founded in 1984 by world renowned spinal surgeon, the late Sir George Bedbrook, PBF provides much-needed financial support for Australians who sustain a spinal cord injury.

At PBF we want to see fewer Australians becoming permanently paralysed each year through accidents at home, work or play. For those already living with spinal cord injury, we aim to reduce the impact of the injury on all aspects of their lives.

Life can and does go on after a spinal cord injury.





# What your support can help achieve

By leaving a gift to PBF Australia in your Will, you can help support our mission to reduce the impact and incidence of spinal cord injury in Australia.

## Protection

Today PBF Australia has thousands of members nationwide, with offices in Perth and Brisbane. Any member who sustains a permanent spinal cord injury is eligible to claim PBF's member benefit of \$250,000\*. This payment provides vital financial assistance for house and car modifications, rehabilitation and other costs related to the life changes associated with spinal cord injury.

## Prevention

PBF Australia is committed to the prevention of spinal cord injury. We provide award winning Injury Prevention programs

which emphasise safe practices and the consequences of making unsafe choices on the road, in the water and within the workplace.

## Support

At PBF Australia we support those who have sustained a spinal cord injury. Our peer support and gifting programs help those living with paraplegia and quadriplegia get the most out of life. We also provide employment opportunities for those with spinal cord injury through our Injury Prevention program.

PBF Australia currently employs up to 50 people living with permanent injury.

\*See our [Product Disclosure Statement](#) for full terms and conditions

# Hear my story...

Craig was a fit and healthy full-time firefighter. In 2018, whilst preparing to go out for his regular kite surf, a freak gust of wind lifted him into the air and shot him backwards into a sand dune. Craig fractured his spine and his spinal cord was severed leaving him permanently paralysed. He stayed in hospital for 5 months at the spinal unit, undergoing rehabilitation and learning how to navigate life with his new abilities. Spinal cord injuries impact not just the individual but have a ripple effect to their family and loved ones. Craig's wife, daughters, brothers and best mate all had counseling in the wake of his life changing injury. PBF's peer support team were able to provide much appreciated support during his time in hospital.

As a PBF member Craig received a member benefit payment just five weeks after his accident. This alleviated financial pressure and allowed him to focus on his rehab and preparations for returning home. Craig used part of this payment on home and garden modifications; he also bought a new car, and had it converted to hand controls. He was also able to pay for some private surgery to dramatically improve his quality of life post-injury.

Craig encourages people to think about how they would manage if an unexpected spinal cord injury happened to them. How would they afford the associated costs? How would they adapt to their new lives?

Leaving a bequest to PBF Australia will help us to continue to provide support to people living with this life changing injury



# Why is a Will important?

Making a clear, legally valid Will, is the best way to ensure that your assets are protected and distributed according to your wishes. Yet, despite its importance, studies show that around half of Australian adults do not have a valid Will.

## To represent you

Your Will represents who and what you stand for and life message you wish to leave.

It is a living document that accompanies you on your life's journey and provides you with the reassurance that you have looked after those close to you.

Passing on is inevitable, so it's important to think about what your legacy will be.

## For your family and loved ones

Having a valid Will in place will reduce unnecessary time, stress and cost to your loved ones when you pass. Choices can be made to make things easier for your family

and friends; these may include decisions about Guardianships for dependent children and succession plans for family businesses.

If you die without a Will your assets will be distributed according to a legal formula. This leaves decisions open to challenge, family provision claims and can cause family or social break down.

## To voice your wishes

Preparing your Will with a professional is an important opportunity to discuss your wishes and allows you to make plans for the distribution of any assets and to confirm any burial or crematory wishes.



# How to leave a gift in your Will

Making a Will doesn't have to be expensive or complicated, but you will need to specify if you would like to leave a gift to a charity. There are several ways you can do this. Some of the more common methods include:

## **Residual gift**

After you've provided for your family and friends, you can leave a share, or the remainder, of your estate to the charity of your choice.

## **Pecuniary or specific gift**

You can choose to leave a specified sum of money or items of value including property, stocks and/or shares

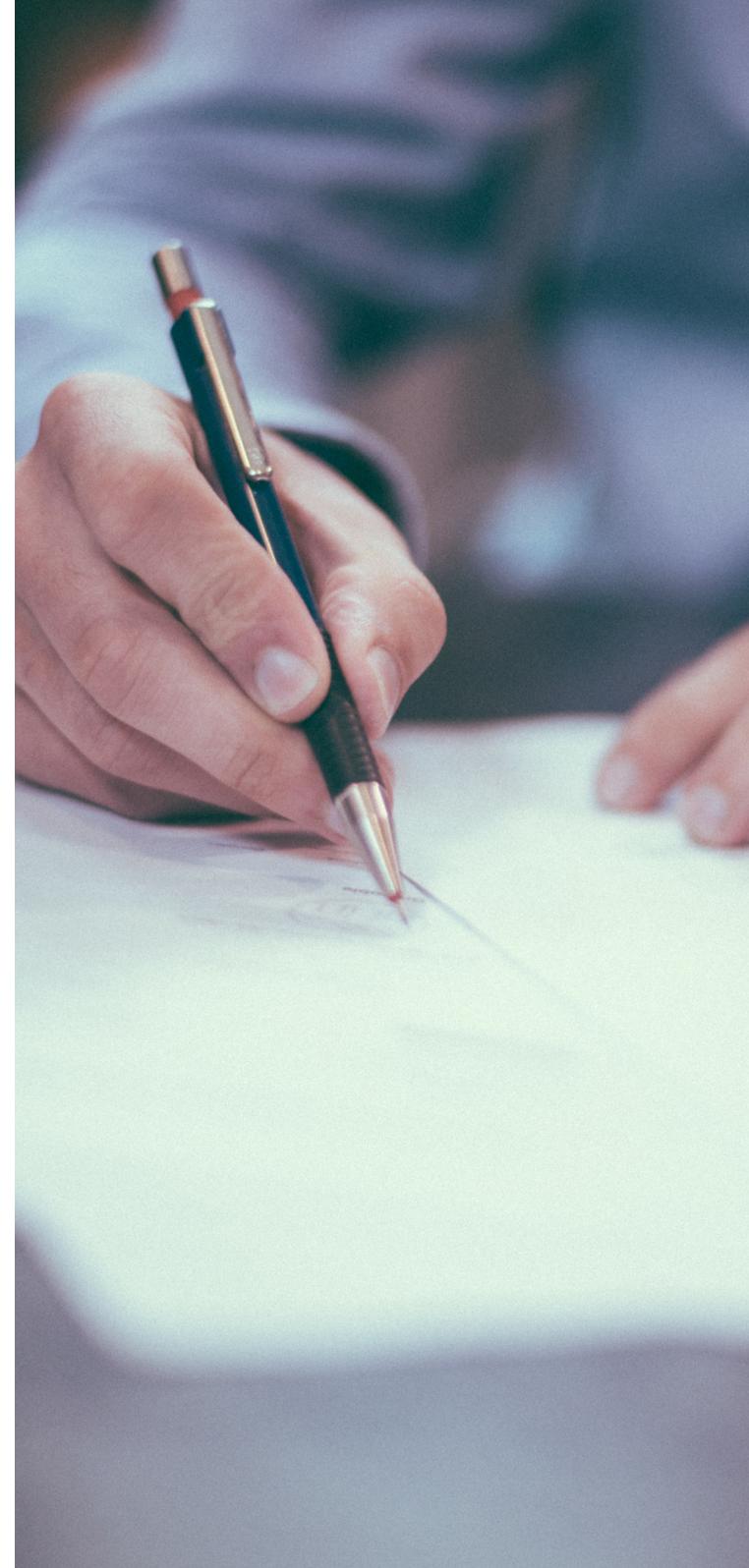
## **Percentage or fractional**

A gift to a charity expressed as a percentage or fraction of your Estate.

## **Whole Estate**

This comprises your entire Estate and is usually left by those without family or other preferred beneficiaries, or those wanting to achieve something very significant with their gift to a charity

If you've yet to organise your Will, we suggest that you speak to your family and loved ones and seek professional independent legal advice from your solicitor, the State or Public Trustee, or a Trustee Company when preparing this important document.





# How to leave a bequest to PBF Australia

When preparing your Will you can provide your solicitor/advisor with the following suggested wording to include your chosen type of gift to PBF Australia:

*"I (insert name here) bequeath to PBF Australia LTD ABN 39 521 178 651 (insert the percentage or residue of your estate, the amount of money, or the details of your property, shares, bonds or item of value). My bequest is to be used for the general purposes of PBF Australia Ltd. I declare that the receipt of the Secretary or other proper officer shall be a complete discharge of my bequest."*

If you have already written your Will, the easiest way to make a gift to PBF Australia is by adding a codicil – a short legal amendment – to your Will. This can be organised with a phone call or email to your solicitor, followed by a visit to their office to sign the amendment and complete the codicil.

## **More information**

If you would like more information on leaving a gift to PBF Australia in your Will, please contact us via:  
info@pbf.asn.au or 1800 809 780

**For more information:**

**1800 809 780**

**info@pbf.asn.au**

**www.pbf.asn.au**

**@pbfaustralia**



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