



"We were absolutely thrown out of our comfort zone when we first discovered our oldest daughter had JIA. She was only 6 years old and facing a very challenging future. When we discovered MSK we felt we'd found a special tribe of supportive healthcare workers and a network of families who understood us and what we were going through. They offered us the most incredible support that we so desperately needed during such a difficult time". Kate



YOUR LEGACY FOR A *HEALTHIER FUTURE*

Planning for a healthier future

More than 7 million Australians, almost a third of our population, live with a health condition that adversely affects their joints, muscles, or bones. Many of them share the same symptoms – severe and unpredictable pain.

Nationally one in three Australian children and adults have some form of chronic musculoskeletal condition, a term that covers over 150 conditions including arthritis, osteoporosis, fibromyalgia, and lupus. These conditions can rob people of the ability to live full, active, and healthy lives and limit their contribution to the communities in which they live.

Each and every day Musculoskeletal Australia strives to improve the lives of people touched by musculoskeletal conditions.

At some time, we must all turn our thoughts to the future. By 2032 it is projected that 8.7 million Australians will have some form of musculoskeletal condition. With no cure in sight Musculoskeletal Australia must plan now to provide the support that future generations will require. This is work we cannot do alone.

Your Will holds the key to improving the quality of life for many thousands of men, women and children living with constant pain and daily despair and the devastating effects of bone, muscle and joint disease.

By including a bequest to Musculoskeletal Australia in your Will you are offering a gift of hope to generations of Australians for years to come. Your thoughtfulness now will help us transform the lives of as many people as possible in the years to come.

Every day, Musculoskeletal Australia strives to improve the lives of people touched by musculoskeletal conditions.

How your bequest will make a difference

You may want to know what will happen to your bequest and what difference it will make after your lifetime.

Your gift will play a vital role in helping to transform the lives of people coping with chronic musculoskeletal conditions.

Each and every bequest left to Musculoskeletal Australia is precious and a great privilege for us to receive. Your bequest will go to work straight away in the area of most need at the time it is received. It will mean we are able to continue helping people of all generations who live with a musculoskeletal condition – today, tomorrow and into the future.

Why you should have a Will

Do you know that nearly half of Australian adults do not have a Will?

If you were to die without leaving a proper Will, the law in the State in which you live decides how your money and possessions should be divided. This happens regardless of how well known your intentions and wishes are to your family and friends. The State will not be able to give that special gift you may have wished to leave to your chosen charities. Only you can do that by remembering Musculoskeletal Australia in your Will.

Your bequest will empower more young people to manage their health conditions and lead full, active lives into the future.

Having an up-to-date Will allows you to control and plan your own affairs. It leaves no uncertainty around your intentions and provides clear direction around what will happen with your estate after your death.

Your Will provides you with an opportunity to shape the future. Anyone can do it, no matter what their circumstances. If you know that your contribution is going to make a difference after your death, you have an opportunity of experiencing the joy of giving during your lifetime, secure in the knowledge that your bequest will help those in most need. What is more, if you let us know that you have included Musculoskeletal Australia in your Will, it gives us an opportunity to show our appreciation during your lifetime.



Residuary bequest

A residuary bequest is one of the best ways that you can help make a significant difference to people affected by musculoskeletal conditions. This type of bequest is the one we recommend.

A residuary bequest allows you to give whatever is left of your estate after your gifts to family and friends have been made and your other commitments have been taken care of. By specifying how the remainder of your estate is to be divided, you can ensure that your loved ones are taken care of first, and that the remainder of your estate can be used to help people in need of support from Musculoskeletal Australia.

Making a residual bequest has several advantages for you, your loved ones and Musculoskeletal Australia. Because it does not express a specific amount of money, you do not need to know how much your estate will be worth. Your gift will not lose its value over time and the amount will change as the value of your estate changes through the years.

Suggested wording for including a residuary bequest

I devise and bequeath [% amount of the residue of my estate] or [the remainder of my estate] to Musculoskeletal Australia for its general purposes. The receipt of the Treasurer of Musculoskeletal Australia shall be sufficient discharge to my Executor.

Leaving a dollar amount

If you wish to leave Musculoskeletal Australia a specific dollar amount, you can state this when you write your Will. However, this amount will not change over time, despite the effects of inflation in the years ahead or any changes to the value of your estate. If you include this type of bequest, you may wish to review your Will on a more regular basis to keep it up to date.

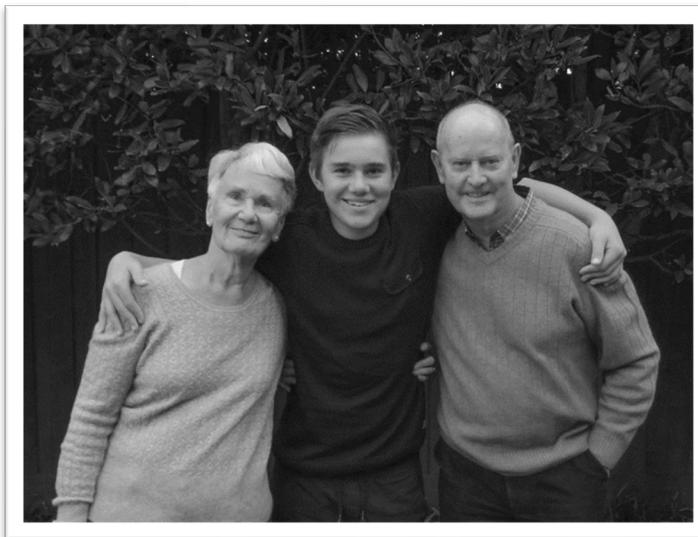
Suggested wording for including a dollar amount bequest

I devise and bequeath free of all duties [\$ amount] to Musculoskeletal Australia for its general purposes. The receipt of the Treasurer of Musculoskeletal Australia shall be sufficient discharge to my executor.



“Like many of our friends our age, we weren’t surprised to discover we had osteoarthritis in some of our joints. However, when our grandson Sam was diagnosed with juvenile arthritis we were devastated.” - Robin and John Brown

When Sam was first diagnosed with JIA at age 13, his mum was overwhelmed and frightened about what the future held for him. Fortunately, Sam’s mum contacted the nurses on the [MSK Help Line](#) who were able to provide the support and information she needed to help them through this difficult time.



Leaving a specific item

Another option is to leave Musculoskeletal Australia a specific item or possession such as real estate, jewellery, shares, or an insurance policy. We can then use the value of that item to support others in need of our help. However, should your circumstances change, or you sell or lose any of these specific items you will need to update your Will to reflect this.

Suggested wording for including a specific bequest.

I devise and bequest [description of specific item] to Musculoskeletal Australia for its general purposes. The receipt of the Treasurer shall be sufficient discharge to my executor.

Sharing your plans

It is always helpful to know in advance about bequests to Musculoskeletal Australia. We would be delighted to hear that you are planning to support our work through your Will. That way we can thank you personally, discuss how we will put your generosity to work, and keep you up to date with our work in a way that suits you.

Knowing that we will be receiving a gift from you helps us to plan confidently to meet the future needs of people affected by arthritis, osteoporosis, back pain, fibromyalgia and other musculoskeletal conditions.

We recommend you discuss your plans with us to ensure that we can realise your wishes. If you have already included a bequest to us in your Will or are considering doing so, please let us know. Advising us of your plans does not place you under any obligation. Anything you say to us will be treated in the strictest confidence.

Seeking legal advice

Thank you for considering leaving a bequest to Musculoskeletal Australia in your Will. While we have the skills, knowledge, and experience to help support people with musculoskeletal conditions, we are the first to admit that we can't provide you with legal advice. That's why it is important that you seek professional legal advice to make sure your Will is structured in the way you want it.

Your legal advisor, solicitor or trustee company will help you ensure that your wishes to leave a bequest to Musculoskeletal Australia are accurately reflected in your Will and that it is suitable for your personal circumstances.

Changing or revising your will

Updating or changing your Will is a straightforward procedure. You can simply add a codicil, an additional legal document, which amends or updates your existing Will. Or your legal advisor may suggest that you incorporate your wishes to leave a bequest to Musculoskeletal Australia in an updated version of your Will.

Whatever you decide to do, most experts suggest that you should revise your Will regularly. This is to make sure that it continues to reflect the changes that occur throughout your life – whether that is through your own personal experiences of living with a musculoskeletal condition, getting married, buying a home, starting a family, changes in your personal financial status, or changes in your priorities and interests.

By seeking professional advice when you make or revise your Will, you may also be able to minimise the tax implications on the value of your estate and the gifts that you wish to leave.

A gift in your Will is a simple way to make a wonderful difference - in the future - to people and causes that matter to you now. Providing support in this way gives you the important sense of doing something meaningful to help, without it affecting your finances or lifestyle choices in the meantime.

Next steps

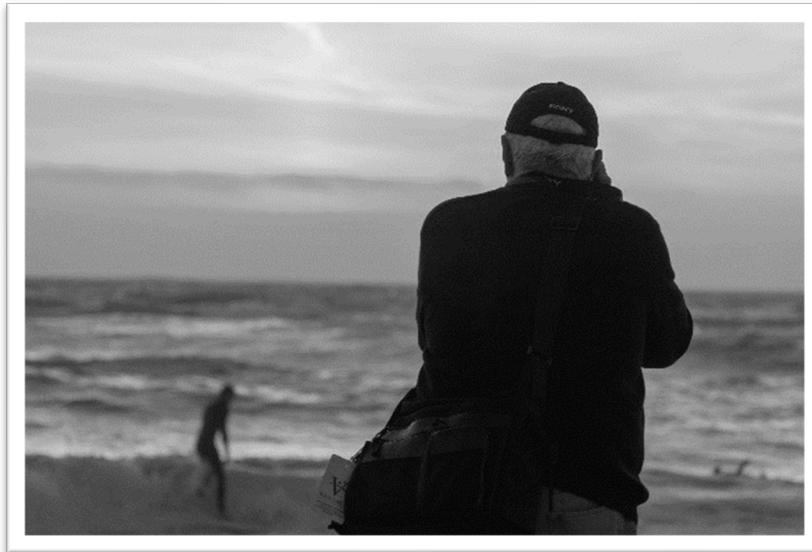
Now that you have read this booklet, we hope that you choose to improve the lives of people living with chronic musculoskeletal conditions by deciding to leave a bequest to Musculoskeletal Australia in your Will.



We recommend you seek legal advice about the best way of doing this. Speak with your solicitor or trustee company and let them guide you through the process of making or updating your Will to include a bequest to Musculoskeletal Australia.

If you would like more information or have any questions about leaving a bequest to Musculoskeletal Australia, please do not hesitate to pick up the phone and speak with our bequest team.

We can be reached on 03 8531 8011 or 1800 263 265 (free call) or email us at bequests@msk.org.au



“I have trouble living on my own now and doing everyday tasks like opening a jar – it’s frustrating. I don’t like relying on other people to make sure I am alright!” – Roger 74

After speaking to the nurses on the free [MSK Help Line](#) Roger accessed a range of support services that supported his independence.

Legal language explained

Here is a brief explanation of some of the common legal terms and phrases that we have used throughout this booklet.

Beneficiary: Any person or organisation named in your Will that receives something from your estate after your death.

Bequest: A gift made in your Will to a particular person or organisation. It is sometimes called a legacy as it represents a lasting gift which can help people after your death.

Codicil: An additional document that amends or adds to your existing Will. A codicil is a common way of including a bequest to charity that was not included in your original Will.

Estate: Your estate is made up of your assets (property, possessions and money) and your liabilities (debts, bills and loans) that are left behind after your death. You can choose to make gifts from your estate to support others in need after your death.

Residual Estate: What is left in your estate once the bequests, debts and expenses in relation to your estate are settled. Most people choose to leave their residual estate, or a share of it, as a gift to Musculoskeletal Australia in the form of a residual bequest.

Will: A legal document that appoints individuals or a legal representative to administer your estate and which names the people and charities who will receive something from your estate after your death.

Disclaimer

The information and suggested wording are provided as a general guide only. The contents of this booklet do not constitute legal advice. Each person's financial situation is different, so we suggest that you contact your legal advisor, solicitor, or trustee company to ensure your specific circumstances and wishes are taken into account.

Musculoskeletal Australia is committed to protecting your privacy. Any information that you provide to us is stored and used as permitted under current privacy legislation and principles.





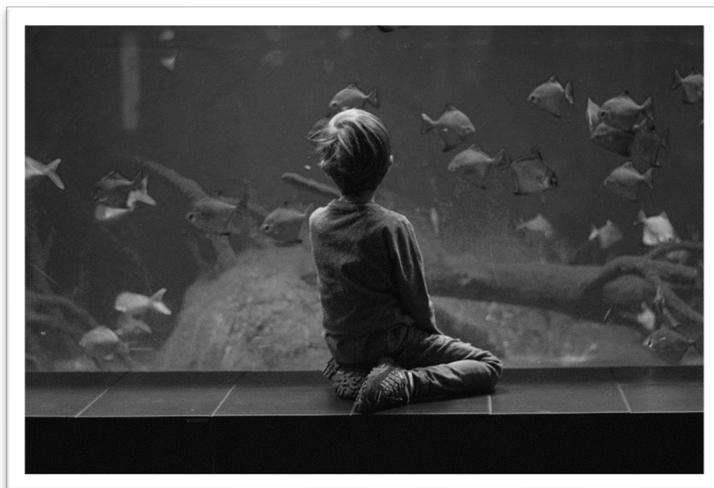
“When it comes to my condition, I wish people knew that a lot of the worst symptoms are invisible to anyone outside of your immediate family. And that’s because they have to live with it too.” – Andrew 47

By referring family and friends to the [information and resources](#) available on the MSK website, Andrews’s loved ones were able to gain a greater understanding of the impacts of his condition.



“I am a single mother and need to keep my job but some days I find it difficult to get out of bed let alone get to work on time. I worry that I might lose my job because of my back injury.” Penny- 50

Accessing the Employment FAQ’s and other [information and resources](#) on the MSK website, helped Penny understand her rights at work and also connected her with other people in similar circumstances to her own through [peer support groups](#).



“I was diagnosed when I was 11 but had lots of problems and pain a long time before that. People just thought it was growing pains. I don’t like people to know that I have arthritis because I don’t want people to think that I am different.”- Joel 14

When Joel’s family reached out to MSK, they were introduced to the [MSK Kids](#) program, a safe space for Joel and his family to connect with others and learn more about his condition.



We are very grateful for the generosity of people who have, throughout our long history, included Musculoskeletal Australia as a beneficiary in their Will.

“In the end, it’s all about helping others – showing them that I care. It feels good to have made plans to help people after I’ve gone.

I’ve worked for Musculoskeletal Australia for some years, so I can see first-hand the wonderful work they do in helping people who struggle daily with the pain and discomfort of musculoskeletal conditions.

I believe to give is to give the gift of love and that love heals. Hopefully in some small way the bequest left by me can help Musculoskeletal Australia find ways of supporting people to cope with arthritis, osteoporosis, back pain and other musculoskeletal conditions.

It’s a great feeling to know that I can help build a better, healthier future for the next generation.” Sandra



Contact the Wills & Bequest Team:

By mail or in person: Musculoskeletal Australia, 263 -265 Kooyong Road,
Elsternwick, VIC 3185

Email: bequests@msk.org.au

Phone: +613 8531 8000





MUSCULOSKELETAL
AUSTRALIA

National Arthritis and Back Pain⁺

Help Line

1800 263 265

