



**Building
brighter
futures**



**A GUIDE TO REMEMBERING
KIDS UNDER COVER
IN YOUR WILL**

ABOUT KIDS UNDER COVER



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Kids Under Cover was founded in 1989 by Ken Morgan OAM to fill the huge gap in support available to vulnerable young people in the community. Since then, supporters like you have brought us closer to our shared vision for a community where no young person experiences homelessness.



Above pictured: One bedroom studio.

HOW WE MAKE A DIFFERENCE

Kids Under Cover is a not-for-profit organisation dedicated to preventing youth homelessness.

OUR SOLUTION

We build relocatable, one and two bedroom studios, with a bathroom, in the backyard of a family or carer's home. The extra room relieves overcrowding, eases tension and provides young people with a secure and stable environment. The studio remains in place for as long as it's required. Kids Under Cover will relocate a studio up to four times during its lifetime, to help other families in need.

SCHOLARSHIPS

We then complement with scholarships for education or job training, offsetting basic education costs to empower young people to achieve their goals. Not only are our scholarships awarded to young people residing in our studio, but also their siblings in the main home –helping to break the cycle of poverty and disadvantage.

WHAT IS A GIFT IN WILL?

Gifts in Wills or bequests, are a gift of money, stock, bonds or assets that occurs upon the owner's death, and is transferred through the terms of their Will.

Every gift in Will, no matter how big or small, is a valuable contribution to ensuring young people can overcome the risk of homelessness. Gifts in Wills are critical to Kids Under Cover and the young people and families we support. By leaving a gift in your Will you will be leaving an enduring legacy in preventing youth homelessness.

There are several types of bequests:

- specified amounts of money;
- items of property stocks and shares;
- a percentage of an estate;
- or the remainder of an estate once family, friends and taxes are provided for.

THE IMPACT OF YOUR GIFT

It is always a privilege for us to be entrusted with such a gift to continue the fight against youth homelessness; a commitment we take very seriously.

Thank you for considering leaving a gift in your Will to Kids Under Cover. Leaving a gift in your Will is a generous and lasting investment that will make a real difference to young people at-risk of homelessness.

Your legacy will benefit young people for generations to come.



YOUR GIFT WOULD HELP SOMEONE LIKE BRITTNIE

A TOUGH START

"My brother Jesse has cerebral palsy. He has physical and mental disabilities, and needs to be watched 24 hours a day. Mum was an alcoholic and couldn't cope. She couldn't prepare his meals or get him ready for the bus in the morning, so I attended to a lot of his personal care needs. Jesse and I had to move in with my grandma and aunt. We were living on top of each other – three of us shared one bedroom and relationships were tense. There wasn't enough space and it was hard for me to study during high school. My future looked bleak. I didn't know what I was going to do."

A HELPING HAND

"As soon as we got the studio, everything changed. The anxiety caused by extreme overcrowding just disappeared, everyone was happier and relationships got so much better. Shortly after, I received a Kids Under Cover scholarship. Without it, I wouldn't have my diploma, nor could I have finished school."

"We were living off credit cards and didn't have extra money to buy textbooks and uniforms. But suddenly the materials were there, the fees were paid and we didn't have to worry. It laid the foundation for my future."

A BRIGHT FUTURE

"I completed a Diploma of Nursing and I'm now working at an aged care facility. I love it. Putting a smile on their faces makes me happy that I'm making a difference."

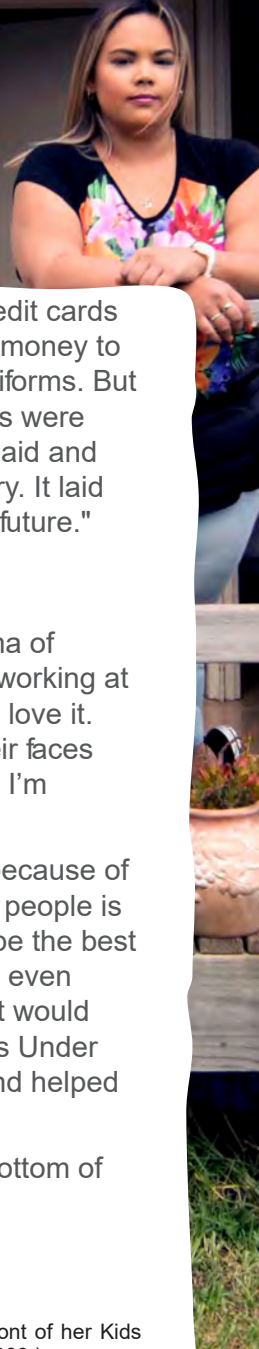
I think I'm in this job because of my brother; caring for people is my life. I just want to be the best nurse I can be. I can't even begin to imagine what would have happened if Kids Under Cover hadn't come and helped our family.

Thank you from the bottom of my heart."

– **Brittnie**

(Above pictured: Brittnie in front of her Kids Under Cover studio, built in 2009.)

A gift in your Will could be the helping hand that changes a young person's life.



YOUR WILL IS CRUCIAL

Your Will is one of the most important documents you'll ever prepare, allowing you to control your affairs and leaving no uncertainty for loved ones during their time of grief.

Your Will ensures:

- Your wishes are accurately carried out after your passing;
- Your assets are distributed to the people and causes you care about;
- Your loved ones won't have to make difficult decisions about the distribution of your Estate.

If you don't have a Will, decisions will be made according to State law. Consequently some of the people and causes you care about may not be included.

IMPORTANT

The information in this brochure should NOT be construed as legal advice. We strongly suggest that you seek your own legal advice when preparing a Will.

PREPARING YOUR WILL

Whenever the time is right for you, we strongly suggest that you seek your own legal advice from a practicing solicitor, trust company or professional advisor.

If after considering family and loved ones, you choose to leave a gift to Kids Under Cover, no matter how big or small, it will be deeply appreciated.

Your gift would help us to plan for the future, ensuring we have the funds to continue our life-changing work.

UPDATING YOUR WILL

Speak to your legal advisor about including a codicil, which is a simple amendment to your Will.

NOTIFYING KIDS UNDER COVER

If you have already left a gift in your Will to Kids Under Cover, we would love to hear from you, please email **bequests@kuc.org.au** so we can thank you personally.

WHAT CONFIRMED BEQUESTORS SAY...

Athol Guy AO is the bequest patron for Kids Under Cover. Athol is best known to many as a founding member of The Seekers, Australia's original 'super group'.

Appointed an Officer of the Order of Australia (AO) in 2014, Athol was also an Australian of the Year (with The Seekers), and received both the Queen's Silver Jubilee Medal and Australia's Centenary Medal for his services to entertainment, public service and business.

During the 1970's he was elected to three successive terms in the Victorian Parliament, and enjoyed a long and successful business career in the financial sector.

"My career mix over the decades has given me a very sharp focus on organisations setting out to care for those less fortunate in life's early years.

I love what Kids Under Cover does, and treasure my association with them. It is for this reason that I have decided to leave a bequest to Kids Under Cover in my Will, and I encourage you to consider doing the same."

- Athol

Prue is a mother of three and has worked in the child, youth and family services sector for over 20 years. She has been a frequent donor to Kids Under Cover since 1998.

"I first heard about Kids Under Cover through a close friend, and liked the practical approaches to tackle youth homelessness. They provide shelter, and then assist with education support; simple, yet really effective solutions. While I believe Australia is the 'lucky country', there are still those who through no fault of their own end up disadvantaged, socially and economically.

That's why, after providing for my family, I've decided to leave a gift in my Will to Kids Under Cover. It was easy to do, it feels right and by making a financial contribution to the work of Kids Under Cover, I feel I am making a real difference."

- Prue



WHAT SHOULD MY GIFT SAY?

There are several types of gifts that you can bequest in your Will. The following sample wordings are provided for the consideration of you and your legal advisor. In all cases, we strongly suggest that you seek your own legal advice when preparing a Will.

SPECIFIC BEQUEST

This includes an exact amount of your Estate, or gifts such as property, shares or artwork.

PROPORTIONAL BEQUEST

This is a percentage of the value of your Estate.

RESIDUAL ESTATE BEQUEST

After your family and other beneficiaries have been provided for, the remainder of your Estate will be left to us.

"I give Kids Under Cover of 242 Exhibition Street, Melbourne 3000 Victoria, ABN 76 604 592 013, [specify sum or details of gift] for its general purposes.

I direct that the receipt of the treasurer or other proper officer of Kids Under Cover is a sufficient discharge to my Trustees."

"I give to Kids Under Cover of 242 Exhibition Street, Melbourne 3000 Victoria, ABN 76 604 592 013 [specify percentage amount] percent of the whole of my Estate for its general purposes.

I direct that the receipt of the treasurer or other proper officer of Kids Under Cover is a sufficient discharge to my Trustees."

"I give to Kids Under Cover of 242 Exhibition Street, Melbourne 3000 Victoria, ABN 76 604 592 013 the rest and residue of my Estate for its general purposes.

I direct that the receipt of the treasurer or other proper officer of Kids Under Cover is a sufficient discharge to my Trustees."

QUERIES

To arrange a confidential discussion, seek further information, advise us of your intent or to enable us to recognise your generous support, please contact:

Jasmin Lesniak
Head of Fundraising & Communications
jasmin.lesniak@kuc.org.au
1800 801 633

Your details and wishes will be fully respected and remain confidential.

**“GIFTS IN WILLS ARE ABOUT LIFE.
YOUR LEGACY WILL MAKE A
LIFE-CHANGING DIFFERENCE
TO YOUNG PEOPLE AT-RISK OF
HOMELESSNESS. THANK YOU.”**

STEPHEN NASH, CEO, KIDS UNDER COVER

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