

Your guide to writing & updating your will.

Write or update your will today.
octopuslegacy.com/will-writing
Or call: [020 4525 3605](tel:02045253605)

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What is a will?

Your will, or your Last Will & Testament is a legally binding document that lays out how you want your assets to be distributed after you die. It needs to be signed in the presence of two witnesses and then signed by the witnesses to be legally binding.



Only
4 in 10
adults in the
UK have a will.

Do I actually
need a will?

Not everyone needs a will.

But most people benefit from one.

Whether you're a billionaire or don't have a nickel to your name, having a will saves time, money and stress for the people you leave behind.

But it's especially important if...

You're a parent or legal guardian of a child under the age of 18.

You own your home.

You're in a relationship but aren't in a civil partnership or married, or divorced.

You want to have a say in where your possessions go after you die.

You want to save the people you love time, money and stress.

What happens if you don't have a will ?

Did you know that everyone already has a will?
It's the default one the law gives us.

Dying without having a will is called 'dying intestate' and it means that the law determines where your assets end up.



So why bother getting a will at all?

One size doesn't always fit all. Writing your will means you can have a say in:

What happens to your house.

What happens to your special items.

Who looks after your children (if they're under 18).

What your funeral looks like.

It's expensive.

Dying without a will costs £9,700 on average.

Save the people you love money by creating a plan ahead of time.

It's a headache.

When someone dies without a will – it means more paperwork, time and stress for the people you leave behind when they need it the least.

Writing a will isn't for you. It's for the people you love.

Writing a will isn't for you. You'll never use it. Instead, it's a gift you can give the people you love to make their lives easier when it matters the most.

So they can focus on what really matters.

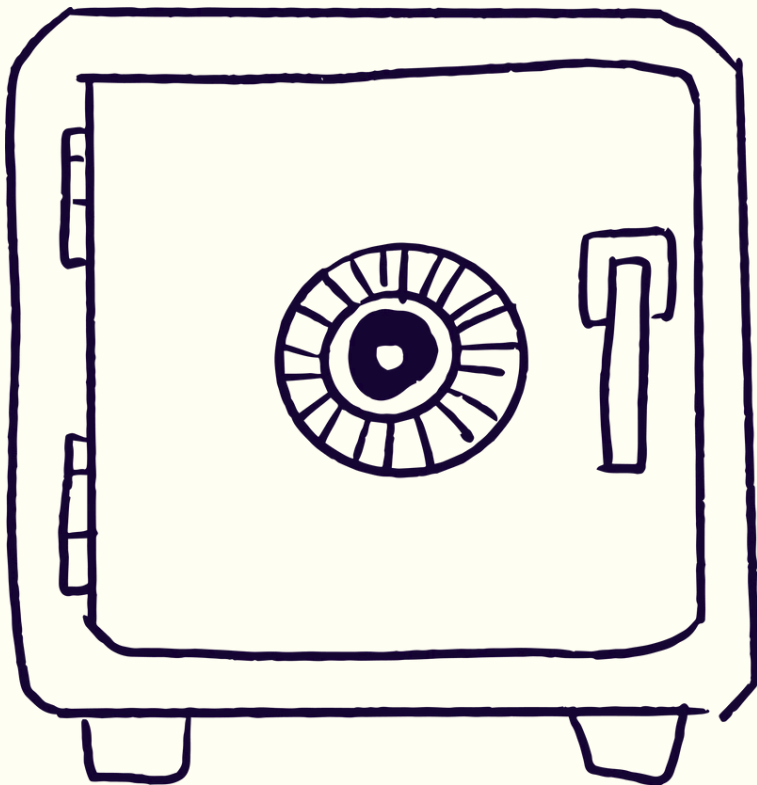
What to consider when you're writing your will.

Here are some important things
you might want to think about
before starting your will.



What do you have to leave in your will?

It's worth working out what you own. This could be a house, any savings, a car, furniture or other special or sentimental items. Then lay out everything you owe, from loans, to mortgages or debts. Work out the total value.



Who would you like to inherit your assets?

Do you have any dependents that you want to take care of? Are there any people that you'd like to include? This might be your partner, children, friends or other family members.





Who would you want to look after your children?

Otherwise known as Guardians. They'll be responsible for looking after your children and raising them if anything were to happen to you while they are still under 18. When considering this, you might want to think about where they live, their parenting styles, or values, as well as their financial situation.

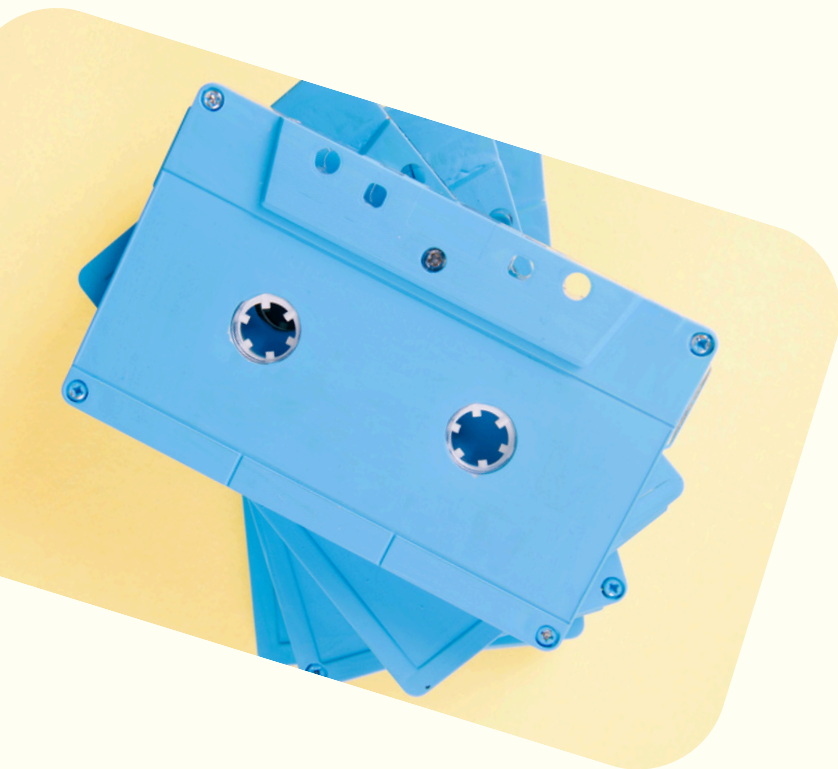
What would you like to happen to your house?

Do you want it to be sold and the money from the sale divided up between different beneficiaries? Or do you want it to stay in the family?



What are your funeral wishes?

Maybe you know what music you'd like?
Or you might have strong feelings about whether you're cremated or buried, etc.



Do you want to give any gifts to specific people?



Have a think about which items you own.

Do you associate them with any particular people? If so, you might want to consider giving them a special gift in your will.

What kind of impact do you want to have?

For example, you might want to give a gift to charity or a cause that you care about in your will. Or you might want to leave a personal note to your loved ones for when they'll need it the most.



Your *will* could do wonders

By giving a gift to charity in your will today.

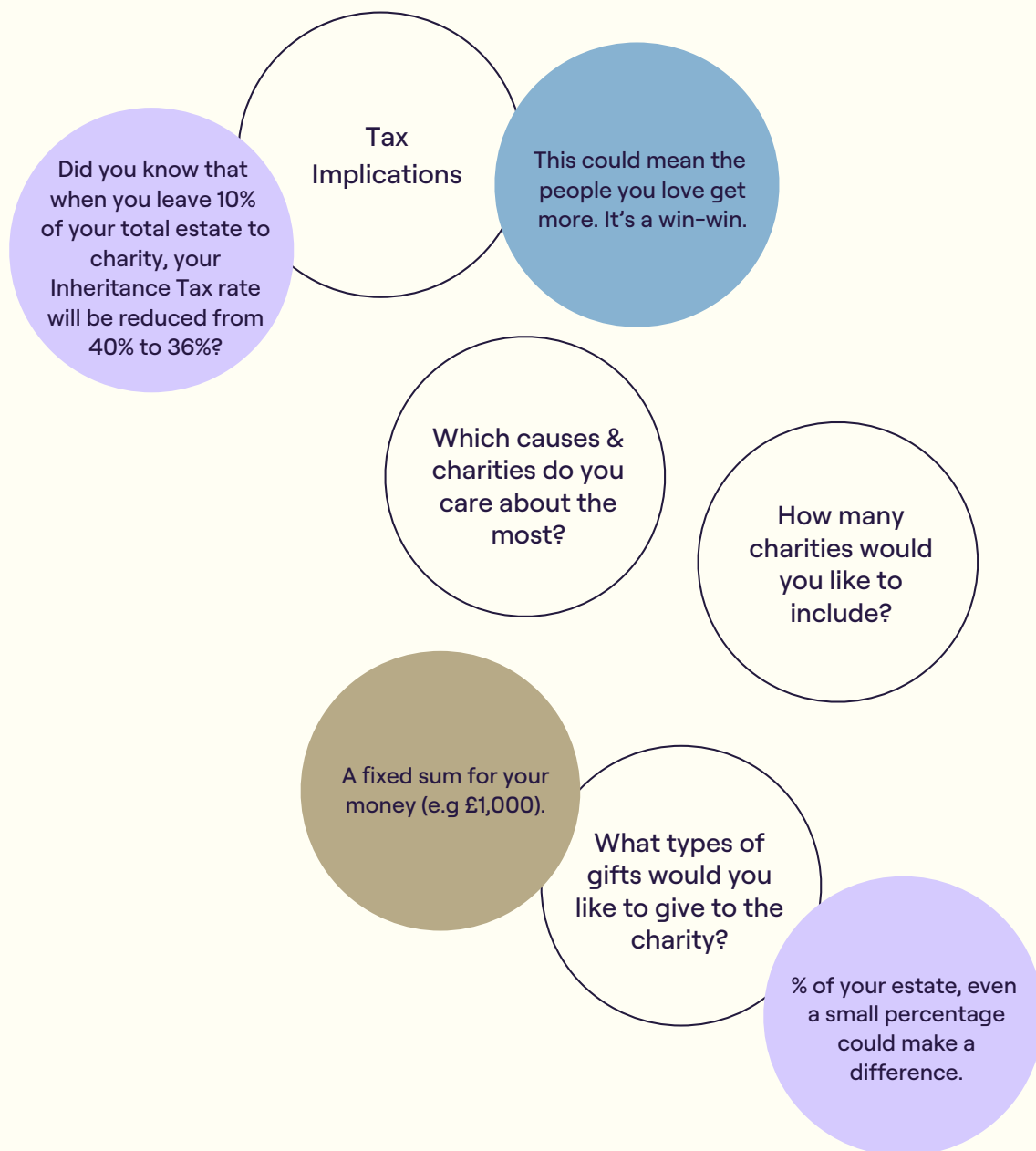
Not only does writing a will make life easier for your loved ones, but it can also be a chance to support a cause you care about.

Did you know?

Last year over **£4 billion** in charitable donations came from gifts in wills?
Your support helps charities make a mark on the world.

£4 billion is the same as the total money raised from 53 London marathons.

What to think about if you want to give a gift to charity?



Tips & Tricks



How to open up rich conversations?

In the UK, we're terrible at talking about and planning for death. So to help you get started, we've put together a guide to help you tackle this taboo topic in style.

- 1 Dive in and ask a curious question: How about "If your life was a film, what would the closing credits be?"
- 2 Lighten the mood: Ease the tension to open up rich conversations.
- 3 Listen: Sit with silence, even when it's uncomfortable.
- 4 Share your wishes: Make this a two-way conversation. You'll leave learning more about each other.

Jargon busting.

The who's who.

Beneficiaries

The people who inherit your assets when you die.

Guardians

The people you appoint to look after your children after you're gone.
(This only applies to children under the age of 18).

Executors

The people or professionals who make sure the wishes you lay out in your will are followed.
They'll register your death, pay taxes and divide up your estate.

Witnesses

The people who you sign your will with in order to make it legally binding.

How to choose your executors and witnesses.

Choosing your executors

It's a big task with significant legal responsibility that requires hours of work. You can choose a friend/family member, a professional or both. If you're choosing a friend or family member make sure they are:

- ✓ Someone who's organised
- ✓ Someone who know your beneficiaries (not compulsory)
- ✓ On top of their personal finances
- ✗ Under 18 years old.

Choosing your two witnesses

- ✓ Reliable and responsible
- ✓ Over 18 years old
- ✓ Has mental capacity
- ✓ Lots of people choose their colleagues, neighbours, friends or GP
- ✗ Your beneficiaries
- ✗ Your partner
- ✗ Relatives of beneficiaries
- ✗ Are married or in civil partnership with a beneficiary

How to write or update your will

Our friendly team of experts are here to help you with anything you need.

Write or update your will today:

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How to write your will

Online

Write your will online, with easy-to-use step-by-step support.

- ✓ Done in as little as 15 minutes
- ✓ With on-hand support
- ✓ Legally binding when it's printed and signed by you and 2 witnesses
- ✓ Checked over by a legal expert
- ✓ For people in England & Wales
- ✓ Quick & easy to update and amend

Over the phone or in person

Write your will online over the phone or in person with legal experts.

- ✓ UK wide, including people in Scotland and Northern Ireland

Call the team on [020 4525 3605](tel:02045253605) and to book an zero obligation appointment.

It's so easy. You'll wonder why you put it off.

Writing my will online via Octopus Legacy was one of the least daunting online experiences I've ever had. It was not only simple, it was quick & very good value.

I would recommend it to anyone reading this.

– Anne Groarke

With the Octopus brand I get comfort that an online application is backed by a company that cares. As a result I was happy to do this versus going to an expensive legal firm.

– Joseph Williams

The whole process was quick and easy and everyone should do one. Even though it may come across morbid, unexpected things can happen in life and it's nice to know that your wishes were honoured.

– Natasha Hunt

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