

LAST WILL AND TESTAMENT

Basic template — single beneficiary, England & Wales only

IMPORTANT — PLEASE READ BEFORE USE: This is a basic template for someone who wants everything they own to go to ONE other person, with no other conditions. It is not suitable and should not be used if any of the following apply to you:

This basic template is NOT suitable if you:

- Want to leave different things to different people, or set money aside for children until they reach a certain age.
- Have a blended family (children from a previous relationship, a second marriage, etc.) and want to balance their interests.
- Want to reduce Inheritance Tax, or your estate may be liable for it.
- Own a business, farm, or agricultural property.
- Own property or other assets outside England and Wales, or live outside the UK.
- Are worried someone might challenge your will, or you want to leave out a spouse, child or other dependant.
- Own your home as 'joint tenants' with someone else — that share passes automatically to the survivor and is NOT covered by this will (ask us if you're not sure which type of ownership you have).
- Are about to marry or enter a civil partnership — doing so automatically cancels an existing will, so it should be made (or remade) afterwards, or written to anticipate the marriage.
- Have any doubts about your own or someone else's mental capacity, or are concerned about undue influence from anyone close to you.

If any of these apply, please contact RAD Legal before using this document — a Will that doesn't fit your situation can fail, be challenged, or simply not do what you wanted.

1. About Me

Full name:

Address:

I declare that I am 18 years of age or over, and that I make this will freely and voluntarily, having full knowledge and understanding of my property and of the persons who might reasonably expect me to provide for them.

2. Revocation of Earlier Wills

I revoke all earlier wills and testamentary dispositions made by me and declare this to be my last will.

3. Executors

My executor is the person who will deal with my estate after my death — collecting in my money and property, paying any debts, and distributing what remains as set out in this will. I appoint the following person as my executor. If they are unable or unwilling to act, I appoint my substitute executor instead.

Executor's full name:

Executor's address:

Substitute executor's full name:

Substitute executor's address:

(An executor can also be the person who inherits under this will — that is common and is not a problem.)

Testator & witness initials: _____

4. Guardians (only complete if you have children under 18)

If I have a child under the age of 18 at the time of my death, I appoint the following person to be their guardian. If that person is unable or unwilling to act, I appoint my substitute guardian instead. Leave this section blank if it does not apply to you.

Guardian's full name:

Guardian's address:

Substitute guardian's full name:

Substitute guardian's address:

5. Funeral Wishes (optional)

This section is a statement of my wishes only, and is not legally binding on my executor — but it will help my family know what I would have wanted.

My wishes regarding my funeral (e.g. burial or cremation):

6. Specific Gifts (optional)

Use this space only for a small number of simple, specific items or sums of money you want to leave to someone in particular before the rest of your estate passes under Section 7. If you want to make several specific gifts, or gifts with any conditions attached, please talk to us first — that takes this beyond a basic will.

Specific gifts (if any):

7. Gift of Everything Else ('Residue')

I give everything else that I own at my death (after my debts, funeral expenses, and the cost of administering my estate have been paid, and after any specific gifts in Section 6 have been made) to the following person absolutely. If that person does not survive me, I give it instead to my substitute beneficiary.

Beneficiary's full name:

Beneficiary's address:

Relationship to me:

Substitute beneficiary's full name:

Substitute beneficiary's address:

Relationship to me:

IMPORTANT: if both your main beneficiary and your substitute beneficiary die before you, and you have not updated this will, your estate would be distributed under the intestacy rules rather than under this will — even though you made one. If either of them dies before you, please come back to us to update this will as soon as possible.

Testator & witness initials: _____

8. Signing and Witnessing — Please Read Carefully

A will is only valid in England and Wales if it is signed and witnessed correctly. There is currently no way to sign a will electronically — it must be done on paper, in ink, in person. Getting this wrong can mean the whole will fails. Please follow these steps exactly:

- Print this document double-sided (duplex), so that no sheet of paper has a genuinely blank reverse side where extra pages or clauses could be slipped in later without it being obvious.
- Check the page footers before signing — each page is numbered 'Page X of 4'. Confirm you have every page, in order, before anyone signs.
- You (the person making the will) must sign and date it, in your own hand, in the presence of two witnesses who are both physically present with you at the same time.
- Both witnesses must then sign the will themselves, in your presence — they do not need to read the contents, but they must see you sign, or acknowledge your signature.
- All three of you should also initial every page in the box at the bottom (not just the final signature page) — this makes it obvious if a page is ever removed, replaced, or added after signing.
- Each witness must be 18 or over, and mentally capable of understanding what they are doing.
- Nobody who is a beneficiary under this will — or married to, or the civil partner of, a beneficiary — may act as a witness. If they do, that gift to them will fail, even though the rest of the will remains valid. Choose two independent adults who do not benefit from this will.
- An executor who is not also a beneficiary CAN act as a witness — that is allowed.
- Once signed, staple or securely bind all the pages together, and keep the original somewhere safe. Tell your executor where it is — we can also store it for you if you wish.

A quick word on capacity and pressure

- You should be making this will of your own free choice, understanding what you own and who might reasonably expect to benefit. If you are elderly, unwell, or making this will shortly after someone close to you has suggested it, it is worth having an independent solicitor confirm your capacity at the time of signing — this protects the will from being challenged later. Please talk to us if this might apply to you.

9. Signatures

Signed by the above-named testator in our joint presence, and then by us in the presence of the testator and of each other:

Do not type or paste a signature into this document. The lines below must be signed by hand, in ink, after this document has been printed — there is no valid electronic signature route for a will under current law. The fields for names, dates, occupations and addresses can be typed; the signature lines cannot.

Testator's signature (sign by hand): _____ Date:

Witness 1

Signature (sign by hand): _____

Full name: Occupation:

Address:

Witness 2

Signature (sign by hand): _____

Full name: Occupation:

Address:

Testator & witness initials: _____

This document is a basic template provided for general guidance for straightforward, single-beneficiary estates in England and Wales, and does not constitute legal advice. RAD Legal Ltd is a non-regulated legal consultancy and is not authorised or regulated by the Solicitors Regulation Authority. Please review this will after any major change in your life — marriage, divorce, a new child, the death of your beneficiary or executor, or a significant change in what you own — as these can affect whether it still works as you intend, and marriage in particular cancels an earlier will automatically. If your situation is anything other than straightforward, or you would like this will checked before you sign it, please contact RAD Legal.

Testator & witness initials: _____