

Time to make this will legally binding Joe Bloggs

1 Print, read and bind your will

- **Print your will.** Make sure it's in black and white.
- **Check your will.** Read carefully to make sure everything is correct.
- **Bind your will.** Staple the pages together. We have added 3 grey boxes on the left of each page as a guide. 2 staples in each box is ideal.

2 Choose your witnesses

Find two witnesses: they'll need to watch you sign your will and then they sign as well. A witness has to be:

- **At least 18 years old**
- **Someone who is not a beneficiary of the will**
- **Someone who is not married or related to a beneficiary of the will**

If you're elderly or unwell, it's best to choose your GP as one of your witnesses. Choosing a GP makes it clear that you understand your will.

3 Sign your will

Go to the 'Signatures and Witnesses' page:

- **Both Joe Bloggs and your witnesses should be together for signing**
- **Joe Bloggs should date the document in the box provided**
- **Each witness should add their details in BLOCK CAPITALS**

If one of you makes a mistake, start again with a fresh print-out of the will.

3 Store your will.

Your will is now legally valid! Keep your will safe and tell your executors where it is. **If you lose this original document then it will cause problems when you die.** Photocopies of wills are not a good thing. You can learn more by visiting embrace.online/i-have-lost-my-will

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How to get help:

If you have any questions about signing your will then you can contact us or visit embrace.online/guide-to-signing-my-will

Email: complete@embrace.online

Typically answered: Monday to Friday: 9am to 6pm | Saturday: 10am to 2pm | Sunday: Closed

Phone: 0203 449 3994

Monday to Friday: 9am to 6pm | Saturday: 10am to 2pm | Sunday: Closed

Live Chat: embrace.online/live-chat

Monday to Friday: 9am to 6pm | Saturday: 10am to 2pm | Sunday: Closed

Login to your account:: embrace.online/login

Monday to Friday: 9am to 6pm | Saturday: 10am to 2pm | Sunday: Closed

Do you need to make changes?

No problem. If you need to make changes to your will then simply login to your Embrace account, make the changes and download the new version for printing.

Your account information:

- **Your will ID is: JB-123-456**
- **Membership: Annual**

As you currently hold an annual Embrace membership, you are able to update your will at any time for free. If you wish to update your will then login to your account to make the changes and visit www.embrace.online/update-will for more information on what to do next.

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The Last Will & Testament Of Mr Joe Edward Bloggs

Created: 12th February 2022

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The Last Will & Testament of Joe Edward Bloggs

I Joe Bloggs born on 13th March 1980 revoke all former Wills and testamentary dispositions made by me and declare this to be my last Will and testament disposing of all of my assets in England and Wales.

Preliminary Declarations:

1. I am not married but living with my partner.
2. I live at 110 Street Place, Village Road, Little Town, Green County, XX12 3FT
3. My partner is Mary Rose born 12th January 1983 and they live at 110 Street Place, Village Road, Little Town, Green County, XX12 3FT
4. I have the following living children: Beverly Bloggs, born 1st December 2020 and Benjamin Bloggs born 1st November 2018
5. I have included an Appendix to my Will which is not a testamentary document but has been placed with this Will to assist my Trustees and executors.

My appointed executors:

6. I appoint as my executors and trustees 'Embrace Trustees' and Tom Bloggs, my brother, born on 20th May 1986 and Thomas Smith, my cousin, born on 8th October 1990 and Reggy Thomas, my sister, born 12th April 1982.
7. In this will the expression 'my Trustees' means my executor or executors and trustee or trustees of this will and any trusts arising under it.

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Guardians:**9. Beverly Bloggs**

a. Beverly Bloggs is under 18 and I am the only living parent with parental responsibility at the date of my death I appoint Tom Bloggs born on 20th May 1986 to be their guardian.

9. Benjamin Bloggs

b. If Benjamin Bloggs is under 18 and I am the only living parent with parental responsibility at the date of my death I appoint Tom Bloggs born on 20th May 1986 to be their guardian.

9. Rex, my dog

b. If Rex, my dog is alive, and I am the only living owner with owner responsibility at the date of my death I appoint Tom Bloggs born on 20th May 1986 to be their guardian.

Gifts:

10. give the following specific gifts free of all taxes and absolutely:

- a. I give my Rolex Watch to Benjamin Bloggs born on 1st November 2018
- b. I give my Watercolour of a boat to Beverly Bloggs, born 1st December 2020
- c. I gift £500 cash to Cancer Research UK
- d. I gift the car that I own when I die to Tom Bloggs, my brother, born on 20th May 1986
- e. I gift my collection of garden gnomes to Mary Rose born 12th January 1983
- f. I gift my collection of stamps to be split between Benjamin Bloggs born on 1st November 2018 and Beverly Bloggs, born 1st December 2020

11. It is my instruction that the cost of delivering any gift to a beneficiary or vesting it in them or the cost of upkeep of the gift until delivery or vesting shall be an executorship expense paid for by the Residuary Estate.

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12. Any item that fails to pass to a beneficiary will be included in the Residuary Estate.

Residuary Estate:

13. I give to my Trustees my estate to hold upon trust to use it to pay my debts funeral and testamentary expenses, legacies and inheritance tax on all property which vests in them and to hold the remainder ('my residuary estate') to divide as follows:

- a. 45% to Mary Rose, my partner, born 12th January 1983 but if they die before me their share goes to their children who survive me in equal shares.
- b. 25% to Beverly Bloggs, born 1st December 2020 but if they die before me their share allocated to Benjamin Bloggs born 1st November 2018
- c. 25% to Benjamin Bloggs born 1st November 2018 but if they die before me their share is allocated to Beverly Bloggs, born 1st December 2020
- d. 2% to Tom Bloggs, my brother, born on 20th May 1986 but if they die before me their share is allocated equally amongst the remaining beneficiaries equally.
- e. 2% to Thomas Smith, my cousin, born on 8th October 1990 but if they die before me their share is allocated equally amongst the remaining beneficiaries equally.
- f. 1% to Cancer Research UK, charitable number: 1089464

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14. Section 33 Wills Act 1837 shall not apply to my will and descendants of my beneficiaries shall only take a parent's share where my will specifically provides they should.

15. If some shares set out above are exempt from inheritance tax, and other shares are chargeable to inheritance tax, then the non-exempt shares must bear that inheritance tax.

General provisions:

17. The standard provisions and all the special provisions of the Society of Trust and Estate Practitioners [2nd Edition] shall apply:

- a. Subject Except special provision 18 "Minors and beneficiaries without capacity: powers over trust capital".
- b. to the words "an Independent Trustee" in 9.4.1 being replaced by the words "at least one other Trustee".

18. Unless my Trustees resolve otherwise, any beneficiary named in this Will who dies within the 30 days after my death is to be treated as dying before me.

17. The period of 125 years from the date of my death is the perpetuity period for the trusts in this Will and the term Trust Period should be construed accordingly.

Final declarations:

17. I declare that:

- a. I am over 18;
- b. I am mentally capable of making my own decisions about my will;
- c. I am freely and voluntarily making this will;
- d. I have considered all those persons I might reasonably be expected to provide for by my will; and
- e. I understand this will and approve it as a true reflection of my wishes.

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Signatures and witnesses:

Guidance: All three of you must be together when signing. Use a black pen. It's ok if the writing isn't fully within the boxes. Joe Bloggs should also put their initials in the little grey boxes at the bottom right of each page

Your Signature:

Signature of **Joe Bloggs**

Date signed: DD / MM / YYYY

Witness one:

Witness 1 full name:

Witness 1 date of birth:

Witness 1 signature:

Witness 1 postcode:

Witness Two:

Witness 1 full name:

Witness 1 date of birth:

Witness 1 signature:

Witness 1 postcode:

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Appendix:

This Appendix is a non testamentary document but has been placed with the Will of Joe Bloggs to assist my Trustees in executing my wishes, preparing my funeral, finding my financial assets and delivering personal messages I have written to my beneficiaries and loved ones.

Contacts and beneficiaries:

21. I have included a compiled list of all persons named within this will and their contact details. These details are accurate at the time of writing

a. My details:

- I. Joe Edward Bloggs of 110 Street Place, Village Road, Little Town, Green County, XX12 3FT born on 13th March 1980

b. My Partners Details:

- I. Mary Rose, born 12th January 1983 and they live at 110 Street Place, Village Road, Little Town, Green County, XX12 3FT

c. Executors and trustees:

- I. Tom Bloggs, my brother, born on 20th May 1986
- II. Thomas Smith, my cousin, born on 8th October 1990
- III. Reggy Thomas, my sister, born 12th April 1982.

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d. Child guardians:

- I. Tom Bloggs born on 20th May 1986 to be their guardian, their address is 12 Big Road, London, N13TH and their email is tommyb@outlook.com

e. Beneficiaries

- I. Beverly Bloggs, born 1st December 2020, who's address is 110 Street Place, Village Road, Little Town, Green County, XX12 3FT
- II. Benjamin Bloggs born 1st November 2018, who's address is 110 Street Place, Village Road, Little Town, Green County, XX12 3FT

Financial assets:

Financial assets. I have included details of my financial assets to help my Trustees to administer my estate. This list is accurate at the time of writing, though not necessarily exhaustive, and appropriate efforts should still be made to locate additional assets that may not be listed here.

a. Property:

- a. A property that I own jointly with Mary Rose. Address: 110 Street Place, Village Road, Little Town, Green County, XX12 3FT, located in the UK and currently has a mortgage.

b. Pension:

- I. A pension that is provided by Aviva
- II. A pension My employer but I'm not sure of the provider name

c. Bank accounts:

- I. An account named Barclays and this account is owned solely by me
- II. An account named Barclays Savings and this account is owned by me and Mary Rose

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d. Stocks, shares, funds, ISAs and investments:

- I. An investment provided by Hargreaves Landsdown
- II. An investment: 500 Tesla Shares
- III. An Investment: ISA provided by Skitpon Building Society
- IV. An Investment: Shares in Google but not sure how many

e. Life insurance policies:

- I. A policy provided by HSBC which is a joint policy with Mary Rose
- II. A policy for £120,000 but I am not sure who the provider is but it is paid for through work and appears on my bank account as direct debit.

f. A business:

- I. I do not own any business assets

g. Other assets:

- I. My Ford Mustang

Exclusions:

23. There are certain people that may have expected to have inherited from my will. I would like to explain why I have excluded these people from my will.

- a. I have excluded Teresa Bloggs, my sister born 18th September 1992 from my will because we have been estranged for many years and we have not had a working relationship since we were very young. Teresa also let me down when I needed her help and has never supported our family.

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Messages:

24. Within my will I have add the following messages:

- a. For Benjamin Bloggs born on 1st November 2018 having left for you my Rolex Watch I have a message:
 - a. *“ I know you have always loved this watch Benjy. I hope that when you are running late for a train that you think of me, having a giggle about you running. I love you and you are a wonderful brother. ”*
- b. For Mary Rose born 12th January 1983 having left for you my collection of garden gnomes I have a message:
 - a. *“ My darling Mary. I hope that when you look at these gnomes, you will remember me pottering around in the garden and all the wonderful afternoons we have had together in the garden. ”*

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