

# How to Write a Legally Valid Will in the UK *by Not So Grave*

## About This Guide

Well done on taking the first step to creating a Will. If you've downloaded this from my website, you'll probably already have read a lot about wills. In case not, please also see [www.notsograve.co.uk/will](http://www.notsograve.co.uk/will) for more information.

Note the information herein is correct as at **06 April 2025**.

Remember – this DIY approach is not for everyone and is only suitable for those with 'simple' estates (see below guidance). Also, you're responsible for making sure it's suitable. If you're in any doubt, please instead speak to a solicitor or a reputable will-writing service.

If you haven't seen them already, you can download my will templates (three types, for those with and without children and partners/spouses), with blank spaces to write your details, from [www.notsograve.co.uk/create-a-will](http://www.notsograve.co.uk/create-a-will)

Now, how to correctly complete that form? Here are step-by-step instructions including the templates at the end with guidance on each line instead of the blank spaces in the real template. To create the will, you must:

## 1. Be Legally Able to Make a Will

To write a legally valid will, you must:

- Be 18 or over (16 in Scotland).
- Have mental capacity (understand what a will is, what you own, and who you're leaving it to).
- Make it voluntarily, free from pressure or influence.

## 2. Write It Clearly and Specifically

- Use full legal names of everyone (e.g., "Jane Mary Smith", not "my wife").
- Be specific with addresses or relationships to avoid confusion.
- Avoid vague phrases like "everything goes to my family" — this leads to disputes.

### 3. Appoint Executors

- Choose 1 to 4 people to carry out your wishes (spouse, children, friends, solicitor).
- Make sure they are trustworthy and can work together if more than one.

👉 Tip: Don't name a beneficiary's **spouse or civil partner** as executor if there's a chance they might benefit unfairly.

### 4. Name Guardians for Children Under 18

- Only needed if the other parent isn't surviving or suitable.
- Choose someone responsible and willing. Include backups if possible.

### 5. Deal with Your Estate

- Include specific gifts (e.g., "£5,000 to my sister, Ann Roberts").
- Clearly state who gets the rest of your estate and in what shares.

### 6. Sign It Correctly

In England, Wales, and Northern Ireland:

- Sign your will at the end in front of two independent adult witnesses.
- Witnesses must not be beneficiaries or married to one.
- They must watch you sign, then sign themselves, adding their name, address, and occupation.

In Scotland:

- Only one witness needed.
- You must sign every page.
- The witness signs the last page and must be over 16.

### 7. Store It Safely

- Keep the original in a safe place (e.g., solicitor's office or fireproof home file).
- Tell your executors where it is.
- You can also make copies to share with others if you wish, but these are not legally acceptable for probate except in exceptional circumstances and if the original is lost.

### Small but Critical Points

- Double-check spellings of names.
- Use black or blue ink. Never use pencil or make handwritten changes.
- Don't attach other documents to the will (e.g. with paperclips or staples). This could

raise questions about tampering.

- If using a template (like mine), cross through any inapplicable sections (for example, you can cross through Guardianship if you have no children under the age of 18) and also cross through any other unused sections/spaces to avoid the risk of someone adding something later (for example, if you don't want to add additional executors or make additional gifts).
- Don't cross out mistakes or scribble changes, as this could invalidate your will. If you make a mistake when writing, START AGAIN on a new template.
- If you want to leave someone out (e.g. an estranged child), it's wise to explain why in a separate letter, signed and dated, and stored with your will.



## When Writing Your Own Will is a Good Idea

If your estate is simple, you can likely DIY it using a solid template (like the one I provide). Examples:

- Live in the UK full-time.
- Are married or in a civil partnership and want to leave everything to your spouse/partner and children.
- Have no previous marriages or complex family dynamics.
- Own UK assets only — e.g., house, bank accounts, car, savings.
- Want to leave a few simple legacies or donations.
- Don't need to plan around inheritance tax (IHT).
- Don't have dependents with special care needs or vulnerable circumstances.



## When To Get Professional Help

If any of these apply, get legal advice — mistakes can cost your family thousands:

- Own property abroad (you'll need a separate will).
- Run a business.
- Have a blended family or estranged relatives.
- Want to minimise inheritance tax.
- Plan to use trusts or lifetime gifts.
- Expect family disputes or challenges.



## Checklist

Task

Done?

Over 18 (or 16 in Scotland)?

☐

- |  |                          |
|--|--------------------------|
| Mentally capable?  | <input type="checkbox"/> |
| Named full legal names of all people?                          | <input type="checkbox"/> |
| Appointed 1–4 executors?                                       | <input type="checkbox"/> |
| Named guardians for minor children?                            | <input type="checkbox"/> |
| Listed specific gifts and residuary estate?                    | <input type="checkbox"/> |
| Signed in presence of 2 independent witnesses (1 in Scotland)? | <input type="checkbox"/> |
| Witnesses signed and added details?                            | <input type="checkbox"/> |
| Stored securely and told executors where it is?                | <input type="checkbox"/> |

## Glossary of key words in a will

### **Beneficiary**

Someone who gets something from your will — money, property, or belongings.

### **Estate**

Everything you own when you die — your house, car, savings, possessions - and debts.

### **Executor**

The person (or people) you choose to carry out your wishes after you die.

### **Guardian**

Someone you name to look after your children (if they're under 18) when you die.

### **Legacy**

A specific gift in your will — for example, “£1,000 to...” or “my guitar to...”

### **Residuary Estate**

Everything left after debts, taxes, and gifts have been sorted out.

### **Testator**

The person who writes and signs the will. They decide how their estate will be distributed after their death, name guardians for children, and appoint executors to carry out their wishes.

### **Trust**

A legal arrangement where someone (a **trustee**) looks after money or property for someone else — usually until a certain age or condition is met.

## Trustee

The person in charge of managing a **trust**. They hold and protect the assets until it's time to pass them on.

## Will

A written document that says what happens to your estate after you die.

## Witness

An adult who watches you sign your will and then signs it too. They **can't** get anything from the will.

# Template Will with in-line guidance

(Download the actual fillable templates at [www.ntsogrove.co.uk/create-a-will](http://www.ntsogrove.co.uk/create-a-will))

## 1. ADULT ONLY

Form NSG/1/AdultOnly/060425

A will where there are no children under 18 to be looked after or intended to be direct beneficiaries (for example, where you are naming a spouse or an adult child or children, or other adult family members or friends as beneficiaries. This will does allow for where children might be indirect beneficiaries as a result of the death of a direct beneficiary however).

# LAST WILL AND TESTAMENT

This is the Last Will and Testament of me, **[Full Name]**,

of **[Full Address]**,

I revoke all earlier wills and codicils made by me.

1. APPOINTMENT OF EXECUTORS I appoint the following person(s) to be the Executor(s) and Trustee(s) of this Will  
**Full Name of Executor], [Full Name of Second Executor],**

of **[Executor's Address]** of **[Executor Address]**

If either cannot or will not act as Executor, I appoint **[Full Name of Second Executor],**

of **[Address]**

2. FUNERAL WISHES I request that my body be **[Tick box]:** ☐ Buried ☐ Cremated

Other instructions: **[Any specific requests – music, location, etc.]**

3. LEGACIES I give the following specific gifts of:

**[Item or Amount] to [Full Name of Beneficiary, relationship, and address if necessary]**

**[Continue as required and cross through any empty space...]**

4. RESIDUARY ESTATE I give all the rest, residue and remainder of my estate, in the following shares, to:

**[Full Name of Beneficiary] of [Address] – [insert percentage, if only one then put 100%]**

**[If any more Beneficiaries...Full Name of Beneficiary] of [Address] – [insert percentage]**

**[Cross through any unused Beneficiary line]**

If any beneficiary named above dies before me, I wish their share to go to:

**[Full Name] of [Address]**

5. POWERS OF TRUSTEES My Trustees shall have all the powers of investment and management conferred by law, including the power to:

- sell property, invest or reinvest proceeds, and apply income or capital for the maintenance, education or benefit of minor beneficiaries until they reach the age of 18.

SIGNED by me, **[Full Name]**, the Testator, as my Last Will and Testament, in the presence of the persons below who have signed at my request and in my presence and in the presence of each other:

Signature of Testator: **[Signature of Testator]**

Date: **[Today's date in long format e.g. 14 May 2024]**

Witness 1

Name: **[Full Name of Witness]**

Address: **[Address of Witness]**

Occupation: **[Main occupation]**

Signature: **[Signature of Witness]**

Date: **[Today's date e.g. 14 May 2024]**

Witness 2

Name: **[Full Name of Witness]**

Address: **[Address of Witness]**

Occupation: **[Main occupation]**

Signature: **[Signature of Witness]**

Date: **[Today's date e.g. 14 May 2024]**

## 2. ADULT and CHILD

Form NSG/2/AdultChild/060425

A will where there is (or was at the point the will was made) a child or children under 18 to be looked after by trustees and guardians, even if they are not intended to be direct beneficiaries (for example, where there might be a surviving partner as beneficiary, or where that partner might die before the child turns 18).

# LAST WILL AND TESTAMENT

This is the Last Will and Testament of me, **[Full Name]**,

of **[Full Address]**,

I revoke all earlier wills and codicils made by me.

1. APPOINTMENT OF EXECUTORS I appoint the following person(s) to be the Executor(s) and Trustee(s) of this Will  
**Full Name of Executor],** **[Full Name of Second Executor],**

of **[Executor's Address]**

of **[Executor Address]**

If either cannot or will not act as Executor, I appoint **[Full Name of Second Executor],**

of **[Address]**

2. GUARDIANSHIP If at my death I have children under the age of 18, and if there is no other surviving legal guardian, I appoint the following as Guardian(s):

**[Full Name of Guardian(s)],**

of **[Address(es)]**

**[Cross through any empty space]**

3. FUNERAL WISHES I request that my body be **[Tick box]:** ☐ Buried ☐ Cremated

Other instructions: **[Any specific requests – music, location, etc.]**

4. LEGACIES I give the following specific gifts of:

**[Item or Amount] to [Full Name of Beneficiary, relationship, and address if necessary]**

**[Continue as required and cross through any empty space...]**

5. RESIDUARY ESTATE I give all the rest, residue and remainder of my estate, in the following shares, to:

**[Full Name of Beneficiary] of [Address]**

If the beneficiary named above dies before me or fails to survive me for more than 28 days, or fails for any other reason, then I give the residue of my estate to those of my children who survive me, and in equal shares if more than one, and attain the age of 18. Should any of my children die before me, I give the share that child would have had to his or her own children equally and who attain the age of 18.

6. POWERS OF TRUSTEES My Trustees shall have all the powers of investment and management conferred by law, including the power to: - sell property, invest or reinvest proceeds, and apply income or capital for the maintenance, education and benefit of minor beneficiaries until they reach the age of 18.

SIGNED by me, **[Full Name]**, the Testator, as my Last Will and Testament, in the presence of the persons below who have signed at my request and in my presence and in the presence of each other:

Signature of Testator: **[Signature of Testator]**

Date: **[Today's date in long format e.g. 14 May 2024]**

Witness 1

Name: **[Full Name of Witness]**

Address: **[Address of Witness]**

Occupation: **[Main occupation]**

Signature: **[Signature of Witness]**

Date: **[Today's date e.g. 14 May 2024]**

Witness 2

Name: **[Full Name of Witness]**

Address: **[Address of Witness]**

Occupation: **[Main occupation]**

Signature: **[Signature of Witness]**

Date: **[Today's date e.g. 14 May 2024]**

### 3. CHILD ONLY

Form NSG/3/ChildOnly/060425

A will where there was only one or more beneficiaries who were under the age of 18 at the time the will was made, and so potentially require trustees and guardians to look after them until they reach 18 (if they reach 18 before the testator dies, this is no problem).

## LAST WILL AND TESTAMENT

This is the Last Will and Testament of me, **[Full Name]**,  
of **[Full Address]**,

I revoke all earlier wills and codicils made by me.

1. APPOINTMENT OF EXECUTORS I appoint the following person(s) to be the Executor(s) and Trustee(s) of this Will  
**Full Name of Executor**, **[Full Name of Second Executor]**,  
of **[Executor's Address]** of **[Executor Address]**

If either cannot or will not act as Executor, I appoint **[Full Name of Second Executor]**,  
of **[Address]**

2. GUARDIANSHIP If at my death I have children under the age of 18, and if there is no other surviving legal guardian, I appoint the following as Guardian(s):  
**[Full Name of Guardian(s)]**,  
of **[Address(es)]**  
**[Cross through any empty space]**

3. FUNERAL WISHES I request that my body be **[Tick box]:** ☐ Buried ☐ Cremated

Other instructions: **[Any specific requests – music, location, etc.]**

4. LEGACIES I give the following specific gifts of:

**[Item or Amount]** to **[Full Name of Beneficiary, relationship, and address if necessary]**  
**[Continue as required and cross through any empty space...]**

5. RESIDUARY ESTATE I give all the rest, residue and remainder of my estate to those of my children who survive me, and in equal shares if more than one, and attain the age of 18. Should any of my children die before me, I give the share that child would have had to his or her own children equally and who attain the age of 18.

6. POWERS OF TRUSTEES My Trustees shall have all the powers of investment and management conferred by law, including the power to:  
- sell property, invest or reinvest proceeds, and apply income or capital for the benefit of minor beneficiaries.

SIGNED by me, **[Full Name]**, the Testator, as my Last Will and Testament, in the presence of the persons below who have signed at my request and in my presence and in the presence of each other:

Signature of Testator: **[Signature of Testator]**

Date: **[Today's date in long format e.g. 14 May 2024]**

Witness 1

Name: **[Full Name of Witness]**

Address: **[Address of Witness]**

Occupation: **[Main occupation]**

Signature: **[Signature of Witness]**

Date: **[Today's date e.g. 14 May 2024]**

Witness 2

Name: **[Full Name of Witness]**

Address: **[Address of Witness]**

Occupation: **[Main occupation]**

Signature: **[Signature of Witness]**

Date: **[Today's date e.g. 14 May 2024]**