

# Single Will Instruction Form

Please read the associated Will guidance notes before completing this form. This form can be used if you wish to create a single Will i.e. for you solely. If you require any assistance when completing this form please call our Customer Care Team on 0808 281 1545. Please complete this form using black ink in block capitals.

## 1. Personal details

Please provide your current address. If you are moving home in the near future you will NOT need to update your Will unless you have specifically gifted it to someone other than who is receiving your residuary estate or you have requested a trust.

Title	Surname
Full Forename(s)	
Any other names known by	
Address	
Postcode	
Date of Birth	Place of Birth
Home Tel No.†	Daytime Tel No.†
Email Address	

†Please complete so Redstone Wills can contact you to prepare your Will.

**a:** Do you consider yourself to be domiciled in England or Wales? YES  NO

**b:** If you consider yourself to be permanently resident elsewhere, please state which country:

**c:** Are you married or already in a registered civil partnership? YES  NO

**d:** Are you intending to be married or to enter into a registered civil partnership in the near future? YES  NO

**e:** Marital status                      single                       married                       divorced                       widowed

**f:** If 'Yes', do you have children from that/those marriage(s) YES  NO

**g:** Do you have any children from any previous unmarried relationships? YES  NO

**h:** Do you have a previous Will? YES  NO

**i:** If yes please provide the date of that Will and the reason for creating a new Will.

## 1. Personal details - continued

List below ALL CHILDREN, including all those from previous marriage/relationships. Please include their dates of birth (or ages).

Full Name and Address	D.O.B/Age	Gender
		M <input type="checkbox"/> F <input type="checkbox"/>
		M <input type="checkbox"/> F <input type="checkbox"/>
		M <input type="checkbox"/> F <input type="checkbox"/>
		M <input type="checkbox"/> F <input type="checkbox"/>
		M <input type="checkbox"/> F <input type="checkbox"/>
		M <input type="checkbox"/> F <input type="checkbox"/>

## 2. About Your Estate

### Assets

Please list your current approximate sole assets or your share of jointly owned assets and approximate values for each item. Please note this is for information purposes only and items contained within this list will not be specially gifted in sections 9 and 10.

Except for property held as Tenants-in-Common, in the event assets are held jointly with another person(s), the ownership (and value) will revert automatically to the survivor(s) irrespective of your Will.

This information is not used to provide inheritance tax advice. If you have inheritance tax liability we recommend you seek further independent advice.

Assets	Total (£)
House (joint tenants)	
House (tenants in common)	
Car(s)	
Cash in the bank	
Shares	
Unit trusts	
ISA	
Pension	
Bonds	
Jewellery	
Furniture	
Life Insurance	
Your business	
Other items	
<b>Total</b>	

### Debts

Please list your current Debts and approximate values for each item.

Debts	Total (£)
Mortgage	
Bank loans	
Credit cards	
Hire purchase agreement	
Other debts	
<b>Total</b>	

### 3. Foreign Assets

a: Do you have any property outside the United Kingdom? YES  NO

If 'Yes', please give the following details (i.e. what the asset is and in what country it is held):

b: Have you made a Will in the particular country or countries? YES  NO

### 4. Executors

**Please indicate who you wish to appoint as your Executor(s). Please provide full names and addresses.**

See our Appointing your Executor guide to find out some of the duties of an Executor.

Probate can be very complex and time consuming, so it is usually best left to an expert. This way you can ensure that everything is carried out correctly and no mistakes are made. Redstone Wills Limited, a subsidiary of Skipton Building Society, can offer a specialised and unbiased service by acting as your Executor.

Please note if you appoint Redstone Wills Limited their fees will be their standard rate according to their published terms and conditions at the date of your death

**Please indicate who you wish to appoint as your Executor(s):**

Redstone Wills Solely

Redstone Wills Jointly with person(s) named below

Other (please provide details below)

#### 1. Full Name

Full Postal Address

Relationship to You

To act solely or jointly

#### 2. Full Name

Full Postal Address

Relationship to You

To act solely or jointly

#### Reserve Executor(s)

If you have selected Other when appointing your Executor(s) we recommend you also appoint a reserve Executor to act if the above are unable to act as your Executor when required.

## 4. Executors - continued

Please indicate your reserve Executor(s):

Redstone Wills Solely

Redstone Wills Jointly with person(s) named below

Other (please provide details below)

### 1. Full Name

Full Postal Address

Relationship to You

To act solely or jointly

### 2. Full Name

Full Postal Address

Relationship to You

To act solely or jointly

## 5. Funeral Instructions

a: Do you wish your body to be: BURIED  CREMATED  NO PREFERENCE

b: Have you put in place a provision for your funeral such as a Funeral Plan? YES  NO

If Yes, who provides your Funeral Plan?

If 'Yes', please ensure the instructions provided in this section are the same as those in your Funeral Plan.

If you have any special instructions for your funeral, you can detail these in a separate note which must be kept with your Will.

## 6. Guardians

If you have any children who are under 18 years of age it is crucial you appoint Guardians to look after them in the event of both parents deaths. **Please place contact details below.**

### Full Name

Full Postal Address

Postcode

Relationship to You

To act solely or jointly

### Full Name

Full Postal Address

Postcode

Relationship to You

To act solely or jointly

## 6. Guardians - continued

### 1. Full Name

Full Postal Address

Postcode

Relationship to You

To act solely or jointly

### 2. Full Name

Full Postal Address

Postcode

Relationship to You

To act solely or jointly

## 7. Life Interest Trust

### Only complete if you require a trust for your property.

A Life Interest Trust allows someone of your choosing known as the Life Tenant to remain living in a share of a property and enjoy the benefits of the property without actually inheriting it. The Life Tenant is responsible for upkeep of the property unless you state otherwise. On the death of the Life Tenant you can choose who inherits the property. The end of the Trust can also be triggered by remarriage, a certain age or time limit.

A Life Interest Trust can therefore be used to ensure your intended beneficiaries receive your property whilst allowing someone else to benefit from its use in their lifetime. If you provide a Life Interest in a property, you need to consider the treatment of furniture/contents. For example, if you gift your entire residue to another person this would include the contents. When granting a Life Interest you may need to change your property ownership from joint tenants to tenants in common.

If you do not require a Life Interest Trust you can gift a property in Section 10 of this application or leave it as part of your remaining estate in Section 11.

Please choose how you would like to create your Life Interest Trust:

Right to occupy the property and right to any income generated by the property

Right to occupy the property only

### Please complete the details of your Life Tenant:

Full Name

Full Postal Address

Postcode

## 7. Life Interest Trust - continued

When shall the Trust come to an end?

Re-marriage

Death

Other

Please specify

Please complete the details of the beneficiary of the property on the death of the Life Tenant:

Equally between my children

Unequally between children

**If you do not wish your children to receive equal shares, please state the % share you wish each to receive.**

Child's Name	Relationship to you	Share %
	Step <input type="checkbox"/> Son <input type="checkbox"/> Daughter <input type="checkbox"/>	
	Step <input type="checkbox"/> Son <input type="checkbox"/> Daughter <input type="checkbox"/>	
	Step <input type="checkbox"/> Son <input type="checkbox"/> Daughter <input type="checkbox"/>	
	Step <input type="checkbox"/> Son <input type="checkbox"/> Daughter <input type="checkbox"/>	

Should a child/children pass away before you, is their share to pass to

Your surviving children

Their children

**Only if applicable, please list below the names of any Beneficiaries other than your children.**

Beneficiary Name & Address	Relationship to you	Share %

**Only if the above fails entirely, who do you wish to be your reserve Beneficiaries?**

Beneficiary Name & Address	Relationship to you	Share %

## 7. Life Interest Trust - continued

### Life Interest Trust - Trustees

If you will be creating a Trust on your death you will need to appoint the Trustees who will manage the Trust on your behalf. Redstone Wills Limited can act solely on your behalf. If you are not appointing Redstone Wills Limited you will need to appoint between 2 and 4 Trustees. Please note if you appoint Redstone Wills Limited their fees will be their standard prevailing rate according to their published terms and conditions at the date of your death.

Same as Executor(s)  Redstone Wills Limited  Other (provide details below)

Other Trustee 1	Other Trustee 2
<b>Full Name</b>	<b>Full Name</b>
Address	Address
Relationship to you	Relationship to you

Other Trustee 3	Other Trustee 4
<b>Full Name</b>	<b>Full Name</b>
Address	Address
Relationship to you	Relationship to you

Please note that charges at the prevailing rate will apply on death for the Trust to be created as part of your estate administration.

## 8. Discretionary Will Trust

### General Discretionary Will Trust

A Discretionary Will Trust allows you to leave an inheritance to provide for the potential benefit of a number of people you select (there must be more than one beneficiary), giving the flexibility to allow the income and capital to be distributed by your Trustees in the manner they see fit. This may be useful if you are unsure which persons from your chosen beneficiaries should receive all, or any, of their inheritance. Your Trustees will have the discretion to determine how long the Trust should remain in force and which of the potential beneficiaries will receive funds from the Trust and when. You may leave a letter of wishes to assist your Trustees with making decisions regarding the time and manner of distribution although this is not legally binding.

You can put your whole estate into this Trust however, depending on the amount involved this may incur adverse tax consequences. If you limit your Trust to your available Inheritance Tax nil rate band (NRB) allowance, this will generally simplify the taxation of the Trust. Your Trustees may require specialist tax advice.

### Disabled Discretionary Will Trust

A Disabled Discretionary Will Trust allows you to pass assets to a Trust and the Trustees manage the funds for the benefit of a disabled person, such as making sure bills are paid, and that they have spending money from the Trust for clothes, food etc. As the assets in Trust will not be assessed as forming part of the disabled beneficiary's own estate, the discretionary trust arrangement has the advantage that the trust funds should not affect the beneficiary's entitlement to some benefits.



## 8. Discretionary Will Trust - continued

a: Is a Discretionary Will Trust (DWT) required?

YES

NO  (if no, go to section 9)

Please provide your comments why you have selected to create a Discretionary Will Trust.

b: Is the DWT limited to the NRB?

Yes

No

c: Is one of the Beneficiaries disabled?

Yes

No

Please detail below the beneficiaries of your Discretionary Will Trust.

Other (please detail below)

Children/Grandchildren

**Note:** References to Children and Grandchildren mean any and all children who may be living at the time of your death.

### DWT Beneficiary 1

Full Name

Address

Relationship to you

### DWT Beneficiary 2

Full Name

Address

Relationship to you

### DWT Beneficiary 3

Full Name

Address

Relationship to you

## 8. Discretionary Will Trust - continued

### DWT Trustees

If you will be creating a Trust on your death you will need to appoint the Trustees who will manage the Trust on your behalf. Redstone Wills Limited can act solely on your behalf. If you are not appointing Redstone Wills Limited you will need to appoint between 2 and 4 Trustees. Please note if you appoint Redstone Wills Limited their fees will be their standard rate according to their published terms and conditions at the date of your death.

Same as Executor(s)  Redstone Wills Limited  Other (provide details below)

Other DWT Trustee 1
<b>Full Name</b>
Address
Relationship to you

Other DWT Trustee 2
<b>Full Name</b>
Address
Relationship to you

Other DWT Trustee 3
<b>Full Name</b>
Address
Relationship to you

Other DWT Trustee 4
<b>Full Name</b>
Address
Relationship to you

Please note that charges at the prevailing rate will apply on death for the Trust to be created as part of your estate administration.

## 9. Gifts to Registered Charity

If you would like to leave a gift to a specific charity that you support please provide the details below.

Charity Name	Charity Registration Number
Address	
Details of Gift	

Charity Name	Charity Registration Number
Address	
Details of Gift	

## 10. Gifts

You should now consider any specific items free of IHT or amounts of money you wish to give as Gifts.

### 10a. Gift of Chattels

Small personal and household items such as a memento can be left to someone of your choosing in what is called a 'letter of wishes' which is referred to within and accompanies your Will. A 'letter of wishes' is not legally binding but is helpful to guide your executors when distributing personal items. If you would like a letter of wishes please complete this section. A letter of wishes can be made and stored at any time with your Will.

Do you wish to give personal items to be distributed by your Executor according to a list you will prepare?

YES  NO

Please note that the personal chattels does not include gifts of money and should not be used for items of high value.

### 10b. Other Gifts

Please list below any Gifts you wish to be included in your Will. These gifts will be given free of inheritance tax (IHT) unless you specify otherwise.

This means that any IHT payable will be taken from your residuary estate.

Recipient Name	Relationship
Address	
Details of Gift	

Recipient Name	Relationship
Address	
Details of Gift	

Recipient Name	Relationship
Address	
Details of Gift	

Recipient Name	Relationship
Address	
Details of Gift	

## 11. The Residue of Your Estate (basically everything else)

You must now consider who will receive the 'residue' of your estate, which is what remains after your debts, taxes and any gifts listed on the previous page have been taken out. You can choose your spouse/partner/civil partner, your children, a charity or somebody else.

**a:** Is the residue of your estate to pass firstly to your spouse/partner/civil partner? Yes  No  Not applicable

Full Name

Full Postal Address

Postcode

**b:** If your spouse/partner/civil partner dies before you, is the residue then to pass to your children and future children? Yes  No

**c:** Should a child/children pass away before you, is their share to pass to Your surviving children  Their children  The survivors below

**d:** Do you wish your children to receive equal shares of your estate? If you do not wish them to receive equal shares, please state the % share you wish each to receive. Yes  No

Please specify at which age your children should inherit

Only if applicable, please list below the names of any Beneficiaries other than your children.

Beneficiary Name & Address	Relationship to You	Share %

Only if the above fails entirely, who do you wish to be your reserve Beneficiaries?

Beneficiary Name & Address	Relationship to You	Share %

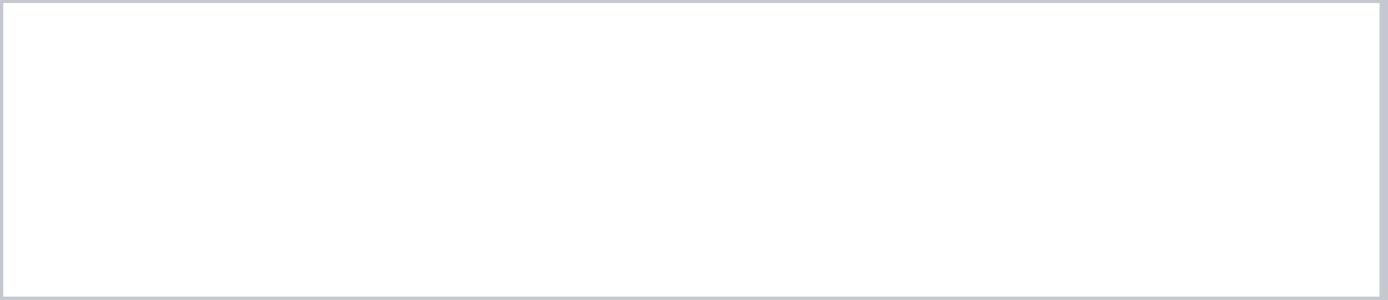
### Exclusions

**a:** Would you like to deliberately exclude anyone from your Will who may have a possible claim on the estate? YES  NO

Name of Person to Exclude	Relationship

Please tell us why you have chosen to exclude the above and distribute your estate as you have.

## 11. The Residue of Your Estate (basically everything else) - continued



We recommend that you prepare a separate letter to be stored with your Will detailing the reason why you have made the exclusion(s). We also recommend this letter details the reason why you have chosen to distribute your estate in the manner you have.

## 12. Notes

Please use this space to provide us with any special instructions or information you feel may be relevant for the preparation of your Will and continue on a separate sheet if necessary.



### 13. Proof Of Identification

Please supply **photocopies** of one document from List A and one from List B (see next page) for each Will. If your names differ from that on your identification (e.g. due to marriage, civil partnership or other name change), we will require a copy of the document that confirms the name change (e.g. marriage certificate or change of name deed).

List A - EVIDENCE OF IDENTITY (PHOTOCOPY)	LIST B - EVIDENCE OF RESIDENCE (PHOTOCOPY)
<ul style="list-style-type: none"><li>• Full, valid UK Passport</li><li>• Full UK Photo Driving Licence</li></ul> <p><b>The above photographic ID is the most appropriate but if these are not available, we can accept the following:</b></p> <ul style="list-style-type: none"><li>• Valid HM Forces ID Card</li><li>• EEA Member State ID Card</li><li>• Blue Disabled Drivers Pass</li><li>• Police ID Card</li><li>• Signed Employer ID Card</li><li>• UK Firearms Licence/Shotgun Licence</li><li>• Pensioner's Travel Pass</li><li>• Current Inland Revenue Tax Notification</li><li>• Pension Book/Child Benefit Book/Letter from Benefit</li><li>• Agency confirming the right to benefit</li><li>• Birth Certificate</li></ul>	<ul style="list-style-type: none"><li>• Utility bill (gas, electricity, water or telephone), no older than three months. We cannot accept mobile phone bills</li><li>• Council Tax demand for the current year</li><li>• Mortgage statement for the current year</li><li>• Bank, Building Society or Credit Card statement, no older than three months</li><li>• Council Rent Book</li><li>• House or Motor Insurance Certificate</li></ul> <p><b>Please do not send original documents such as passports. If original documents are sent to Redstone Wills we will not accept liability for any damage or loss incurred.</b></p>

### 14. Additional Copies

We can provide you with additional copies of your Will which you may wish to pass to your executor or family members. Additional copies are charged at £12 each including VAT.

I would like  copy (copies) of my Will and I enclose a cheque made payable to Redstone Wills Ltd for £

### 15. Additional Products and Services

Redstone Wills would occasionally like to provide you with details of products, services and other promotions which may be of interest to you. This may be by telephone, post or email. By providing your details you are consenting to receiving such communications. If there is a contact method you DO NOT want us to use for this, please indicate your objection by ticking one of more of the boxes below:

Telephone

Post

Email

## 16. Declaration

Please complete and sign the declaration and return the completed form in the prepaid envelope provided. Please note that further advice will not be given unless specifically requested. We do not provide advice on inheritance tax.

Please prepare a Will for me based on the instructions contained in this form.

### I understand that:

- The information requested in this form is required for the purpose of preparing my Will and to ensure that the Will reflects my wishes.
- The information is being used by Redstone Wills who are responsible for preparing the Will.
- I may be contacted to confirm my instructions.
- Redstone Wills will charge for its services for acting as Executor after my death in accordance with its scale of fees applicable at that time.
- I certify that the information given in this form is true, complete and correctly represents my wishes.

### Please note:

- An additional charge will arise after your Will has been prepared, should you make any alterations to your wishes that necessitates re-drafting your Will. Therefore please check carefully that this form does reflect your wishes and nothing has been left out.
- Redstone Wills reserves the right to make an additional charge if the nature of your instructions are such that time over and above what would be considered to be a reasonable time for preparing a Will is expended in completing your Will. You will be advised of the estimated additional charge before any work is undertaken.
- Your details are held by Redstone Wills as data controller.
- You have the right to access your personal records held on Redstone Wills' files by written request to **The Compliance Officer, Redstone Wills, Windmill Road, St Leonards on Sea, TN38 9BY**

### I certify that:

- The information given in this form is true and complete and correctly represents my wishes.
- The instruction form was completed by myself.
- I am over the age of 18 and have the mental capacity to make a Will.
- I have had no undue pressure of influence from anyone to make this Will or provide the instructions that I have.

Signature

Today's date