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England & Wales

Letter of Wishes

A personal, non-binding letter to sit alongside your will — guiding those who must act on how you would want things handled, who should have which sentimental things, and what you would say if you could.

A will says who gets what; it rarely says why, and almost never says how. A *letter of wishes* fills that gap. It is the private letter — kept with your will, addressed to your executors and trustees — in which you explain your reasoning, ask for particular keepsakes to reach particular people, set out your hopes for any children, and leave the words you would want read after you are gone. It carries no legal force, and it cannot change a single line of your will. What it does is rarer and quieter: it lets the people left to act do so with your voice in the room, instead of guessing.

How to use this.
Work through the sections in any order, writing in as much or as little as feels right — a few clear wishes are worth more than a blank page perfectly intended. Section I records who you are and which will this letter accompanies. Section II is for the reasoning behind your distribution; Section III lists specific or sentimental items and who you hope receives each; Section IV is for any wishes about the care of children; Section V points to your separate funeral wishes; Section VI is for personal messages. Then sign it, date it, and store it with your will — and **tell your executor it exists**. This is orientation, not legal advice; the longer walkthroughs and the free will and probate guides live at valoren.uk.

This letter is not legally binding and does not override your will.

A *letter of wishes* is *guidance, not instruction*. In England & Wales your will — properly signed and witnessed — is the document that determines who legally inherits; this letter **cannot vary**, contradict, or add to it, and it has no force of its own. Your executors and trustees should read it and will usually try to honour it, but they are *bound by the will and by law*, not by this letter. Keep the two consistent: anything you truly want to be binding (a specific legacy, a guardian appointment) belongs *in the will itself*, drafted with proper advice — not here. Use this letter for the reasoning, the keepsakes, and the words a will has no room for. Never store it inside or attached to the will in a way that could look like an amendment; keep it as a separate, clearly headed letter alongside it.

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Who this is from, and the will it accompanies I

SECTION I · YOUR DETAILS

So this letter can be matched without doubt to you and to the right will, and so whoever opens it knows immediately whose wishes these are and which document they sit beside.

FULL NAME _____

ADDRESS _____

DATE OF BIRTH _____

DATE OF THIS LETTER _____

DATE OF THE WILL IT ACCOMPANIES _____

WILL HELD BY / LOCATED AT _____

> ### Address it to the people who must act
>
> A *letter of wishes* is written *to* your executors and trustees — the people your will names to carry out your estate and to hold anything left in trust. Naming them at the top makes clear who you are speaking to. If a *discretionary trust* is involved (for example, money held for children or vulnerable beneficiaries), this letter is the customary, recognised way to guide the trustees' discretion without removing it.

ADDRESSED TO (EXECUTORS) _____

AND TO (TRUSTEES, IF ANY) _____

The reasoning behind my wishes II

SECTION II · WHY, NOT JUST WHO

Your will sets out the legal answer. This is the place to record the human reasoning behind it — the context that helps your family understand your choices, reduces the chance of hurt or dispute, and guides any discretion you have left to your trustees.

Explain choices that might otherwise puzzle or wound

If you have divided things unequally, left someone out, or favoured one person for a reason others may not see, a few honest sentences here can prevent years of speculation. You need not justify yourself — but a calm explanation, in your own words, is often the most generous thing a *letter of wishes* contains.

Guidance for any discretion you have left

Where your will gives trustees discretion, set out how you would want that discretion exercised. The trustees keep the final say (that is the point of a discretionary trust), but your wishes are the first thing a good trustee will weigh.

Specific and sentimental items III

SECTION III · WHO SHOULD HAVE WHICH KEEPSAKES

The objects that matter most often carry the least monetary value — a ring, a watch, a painting, a set of tools, a book with a name written inside. A will rarely lists them all. Here you can ask for particular things to reach particular people, sparing your family the awkward task of dividing belongings blind.

A request, not a bequest.
Items listed here are *requests* your executors will usually honour, *not legal gifts*. If you want a specific item to pass as a guaranteed legacy, it must be written into the will (often via a "list of personal chattels" the will refers to). Use this table for the many keepsakes that do not warrant a clause in the will but still deserve to reach the right hands.

ITEM	I WOULD LIKE IT TO GO TO — AND WHY IT MATTERS	STATUS

ITEM	I WOULD LIKE IT TO GO TO — AND WHY IT MATTERS	STATUS

If two people may want the same thing

Where you can foresee competing claims on a treasured item, say plainly who you would like to have it. A single sentence of yours settles what could otherwise become a lasting rift.

Wishes for the care of children IV

SECTION IV · GUARDIANSHIP AND UPBRINGING

If you have children under eighteen, the formal appointment of a guardian belongs in your will, where it carries legal weight. This section is for everything a will cannot capture — your hopes for how they are raised, and the practical knowledge a guardian would be grateful to have.

Appoint guardians in the will, not here.

To be *legally effective*, a guardian for a minor child must be appointed in your will (or a separate written, signed and dated appointment) — **not in a *letter of wishes***. Record any appointment in the will itself, with proper advice. Use the lines below to *name who you have appointed there* and to set out the wishes about their upbringing that the will has no room for.

GUARDIAN(S) APPOINTED IN MY WILL

ALTERNATIVE / SECOND CHOICE

How I would hope they are raised

Schooling, faith or its absence, where they might live, the relationships you would want kept alive, the values you would hope are carried forward. None of this binds a guardian, but all of it helps a loving one act in the *spirit you intended*.

Practical things a guardian should know

Health needs, routines, the names of doctors and schools, who else they are close to, how any money left for them might best be used for their benefit. Pair this with the free guidance on valoren.uk for families with dependent children.

Funeral and end-of-life preferences V

SECTION V · A POINTER, KEPT IN ONE PLACE

Your funeral wishes are best recorded in full on a dedicated form, where there is room for the detail — and so they can be found fast, in the first days. Use this section simply to note your headline wishes and to point to where the full record lives.

☐ Burial ☐ Cremation ☐ Natural / woodland burial ☐ I have left this to my family

IN SHORT, I WOULD WANT

FULL FUNERAL WISHES ARE KEPT

Keep funeral wishes where they are found first.

Funeral wishes are ***not legally binding*** on executors or next of kin even when written into a will — they are a strong guide a family almost always honours. Record the detail on the free Funeral Wishes Form on valoren.uk and keep it *somewhere reached quickly*, not sealed with the will. This section is only the signpost.

Personal messages VI

SECTION VI · THE WORDS A WILL HAS NO ROOM FOR

This is the part no solicitor can draft for you. A *letter of wishes* is often kept, long after the estate is settled, for these few paragraphs alone — the things you would want said to the people you love, in your own words, read when they most need to hear them.

To those I love

Write freely. There is no form to this and no wrong way to do it — a single line or several pages, named or to everyone, light or serious. You can add to it, or rewrite it, any time your feelings ask you to.

Signing, dating, and keeping it current VII

SECTION VII · MAKE IT FINDABLE, KEEP IT TRUE

A *letter of wishes* works only if it is found, trusted as current, and clearly recognisable as a letter — never mistakable for part of the will. A signature and a date do most of that work; a yearly glance does the rest.

Sign and date it in your own hand

A *letter of wishes* needs no witnesses to do its job — but a clear signature and date show it is genuinely yours and identify the most recent version. A *will* is different and far stricter: to be valid in England & Wales it must be signed in the *simultaneous presence of two independent witnesses* (neither a beneficiary, nor a beneficiary's spouse or civil partner), who each then sign while you watch. Do not let this letter's informality blur that line — keep anything binding in the *properly witnessed will*. If you write a new letter, destroy the old copies so there is no doubt which one your executors should follow.

SIGNED _____

DATE _____

Tell your executor it exists — and where it is

Store this letter alongside your will (not inside or attached to it) and tell whoever you have named as executor that it is there. *A letter no one knows to look for guides no one.* Record below where it is kept and who has been told.

THIS LETTER IS KEPT

I HAVE TOLD

Where this letter sits in the set.

The Letter of Wishes is the *companion* to a valid will — it explains and guides, *it does not instruct*. Pair it with a properly drafted will (the will is where anything binding belongs), the free Funeral Wishes Form for the practical end-of-life detail, and the Original Documents Register on valoren.uk so that this letter, your will, and everything they refer to can actually be found. Revisit this letter when life changes — a birth, a death, a fallen-out friendship, a new home; *a letter that still sounds like you is the one your family follows without hesitation.*

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