

Last Will and Testament of Sarah Whitcombe

SPECIMEN — a fictional household, for illustration only. Not a will.

PREPARED FOR

Sarah Whitcombe

From the answers given at valoren.uk · 9 September 2026

Specimen — a fictional household. Prepared by Valoren from your answers. Not legal advice. Check every name and share before signing.

THIS WILL is made by me, Sarah Whitcombe, of 22 Cold Bath Road, Harrogate, HG2 0NA.

CONTENTS

1 Clause 1 — Revocation

2 Clause 2 — Executors

3 Clause 3 — Guardians

4 Clause 4 — Specific gifts

5 Clause 5 — Residuary estate

6 Clause 6 — Powers of my Trustees

7 Clause 7 — Beneficiaries under 18

8 Clause 8 — Funeral wishes

1. Revocation

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

2. Executors

I appoint David Whitcombe, my husband, to be the **executor and trustee** of this will. If David Whitcombe dies before me or is unable or unwilling to act, I appoint Margaret Whitcombe in their place. In this will "**my Trustees**" means my **executors and trustees** for the time being.

3. Guardians

If at my death any of my children are under 18 and no person with parental responsibility for them survives me, I appoint Margaret Whitcombe to be the guardian of those children.

4. Specific gifts

I give the following, free of inheritance tax and of costs of transfer and delivery:

1. (a) My grandmother's sapphire ring, to my daughter Emily Whitcombe
2. If any person named in this clause dies before me leaving children who survive me, those children take that gift in equal shares.

5. Residuary estate

I give all the rest of my estate, after payment of my debts, funeral and testamentary expenses and any inheritance tax payable on gifts made by this will (my "*residuary estate*"), as follows:

1. to David Whitcombe absolutely, provided they survive me by 28 days.
2. If David Whitcombe does not survive me by 28 days, my *residuary estate* passes instead to such of my children as survive me, and if more than one in equal shares absolutely.
3. If any child of mine dies before me (or fails to survive any period above) leaving children of their own who survive me, those children take, in equal shares, the share their parent would otherwise have taken.
4. Substitute: if all the gifts of my *residuary estate* above fail, I give my *residuary estate* to Margaret Whitcombe absolutely.

6. Powers of my Trustees

My Trustees may sell, retain, invest, insure and otherwise manage my estate with the same freedom as an absolute beneficial owner; may appropriate any asset towards any share without requiring the consents otherwise needed by statute; and may act by any one of them where only one is able or willing to act. The statutory powers of maintenance and advancement (**Trustee Act 1925**, sections 31 and 32) apply, extended so that **my Trustees** may advance the whole (rather than half) of a beneficiary's share.

7. Beneficiaries under 18

If any beneficiary is under 18, **my Trustees** may hold that beneficiary's share until they reach 18, applying income or capital in the meantime for their maintenance, education or benefit, and may accept the receipt of a parent or guardian as good discharge.

8. Funeral wishes

I would like: A simple woodland burial; A gathering afterwards — not a solemn affair. These are wishes only and do not impose binding obligations on **my Trustees**.

Attestation

IN WITNESS of which I have signed this will. SIGNED by Sarah Whitcombe, in our joint presence, and then signed by each of us in their presence:

Testator's signature

SIGNATURE OF TESTATOR

DATE SIGNED

Witness 1 — must not be a beneficiary

SIGNATURE

FULL NAME (PRINT)

ADDRESS

OCCUPATION

Witness 2 — must not be a beneficiary, present at the same time as Witness 1

SIGNATURE

FULL NAME (PRINT)

ADDRESS

OCCUPATION

A witness — or a witness's spouse or civil partner — must NOT be a beneficiary of this will: any gift to them would fail (Wills Act 1837, s.15).

How to make this your will — seven steps

1. This is your draft, not yet your will. It becomes your will only when signed and witnessed exactly as described below.
2. If there is any doubt about your capacity to make this will, or any pressure from anyone about what it should say — stop. Do not sign. Take advice first; that check protects the will and everyone named in it.
3. Sign at the end, with both witnesses physically present at the same time; then each witness signs while you watch. Same sitting, same room.
4. A witness — or a witness's spouse/civil partner — must not be a beneficiary. Any gift to them fails. Executors who inherit nothing may witness.
5. Date it. Never attach anything to it — staples and clips leave marks that raise questions at probate.
6. Store the signed original safely and tell your executors where it is.
7. Review it after any marriage (which normally revokes this will), divorce, birth, or major change in what you own.

Check before you sign

- Check every name is a FULL legal name (as on passport/birth certificate).
- Specific gifts: one gift per line; for a charity include its registered name and charity number.

What each clause does

A plain-English guide to the will above, clause by clause.

This page explains the will; it is not part of it. Do not sign it, and never fasten it to the will — keep it with your papers.

The opening line names you and gives your address, so there is no doubt whose will this is.

1. Revocation

Cancels every earlier will and codicil you have made, so that only this will applies.

2. Executors

Names David Whitcombe to carry out this will after your death — gathering what you own, paying what you owe, and passing the rest to the people named here — with Margaret Whitcombe stepping in if David Whitcombe cannot act. “**My Trustees**” is simply the will’s term for whoever is acting as executor at the time.

3. Guardians

Says who should bring up any of your children still under 18 if no person with parental responsibility for them survives you — and only in that situation. (Children Act 1989, section 5.)

4. Specific gifts

Hands the items or sums listed to the people named, before the rest of your estate is divided. “Free of inheritance tax and of costs of transfer and delivery” means any tax due on these gifts, and the cost of getting them to the recipient, comes out of the rest of the estate — not out of the gift.

If someone named here dies before you leaving children who outlive you, those children take that gift instead, in equal shares.

5. Residuary estate

Deals with everything you own that is not given away above, once your debts, your funeral and the costs of administering the estate, and any inheritance tax on gifts made by this will, have been paid. For most people this is the bulk of what they leave.

Gives it all to David Whitcombe outright — on condition that David Whitcombe outlives you by 28 days. That short survivorship period stops the same assets passing through two probates in quick succession if you were to die within days of each other.

If David Whitcombe does not outlive you by 28 days, your children who do take it instead, shared equally.

If one of your children dies before you (or does not survive the period above) leaving children of their own who do outlive you, those grandchildren share equally the part their parent would have taken.

If none of the people above can inherit, everything goes to Margaret Whitcombe instead — so your estate does not fall to be shared out under the intestacy rules.

6. Powers of my Trustees

Gives your executors the practical powers to run the estate: to sell, keep, invest and insure what you own; to hand a particular asset to a beneficiary as part of their share; and to act alone if only one of them is able or willing. It also lets them apply the whole of a young beneficiary’s share for that beneficiary’s benefit, rather than the half the **Trustee Act 1925** allows on its own (sections 31 and 32).

7. Beneficiaries under 18

If anyone inheriting is under 18, your executors hold that person's share until they turn 18, may spend from it in the meantime on their upkeep, education or benefit, and may hand what is due for a child to that child's parent or guardian, whose signed receipt is enough to discharge them.

8. Funeral wishes

Records your funeral preferences so your family and executors know them. They are wishes, not instructions — the law does not make them binding, and a will is often read after the funeral, so tell the people who will arrange it as well.

The attestation and signature blocks are what turn this document into a will: your signature, made or acknowledged with two witnesses present at the same time, and then each witness's signature in your presence (**Wills Act 1837**, section 9). A witness — or a witness's spouse or civil partner — must not be a beneficiary; a gift to them would fail (section 15).

Execution record — keep with your papers

Sarah Whitcombe

WITNESS 1 — FULL NAME

WITNESS 2 — FULL NAME

DATE SIGNED

WHERE THE SIGNED ORIGINAL IS KEPT

NATIONAL WILL REGISTER — REGISTRATION REFERENCE

Valoren registers that this will exists, and where it is kept, with the National Will Register after your 14-day cooling-off period, and emails you the register’s reference once it is recorded — write it here.

Copy the names and date exactly as they appear on the will's signature page.

A witness — or a witness's spouse or civil partner — must NOT be a beneficiary of this will: any gift to them would fail (Wills Act 1837, s.15).

Keep this with your papers — never fastened to the will.

Record it at valoren.uk/wills/create — it's added to your records.

POWERED BY VALOREN

Data current as of 9 September 2026. Prepared from customer-maintained records.

Source instruments: Your Will — Draft for Review · valoren.uk.

Standard Index Group — in formation · England & Wales

