

Mirror Wills Template

Two matched wills for a couple — each leaving everything to the other, then to the same people if the other has already died — each with its own *attestation*. England & Wales. A starting point, not a substitute for a solicitor.

Mirror wills are two separate wills, each valid on its own, written so they match. Each partner leaves everything to the other, then to the same people — usually the children — if the other has already died: the same executors, the same substitute, the same guardians. This pack sets out both wills as fillable clauses, explains the small number of places they differ from a single will, and works through a specimen pair before you draft your own.

NOBODY WHO INHERITS UNDER EITHER WILL MAY WITNESS IT

Under the Wills Act 1837 s.15, a gift to a witness — or to that witness's husband, wife or civil partner — is void; civil partners are brought within s.15 by the Civil Partnership Act 2004, Sch. 4 para. 3. That rules out your partner, your children, the final substitute in Clause 6, anyone named in Clause 5, and all their spouses and civil partners. The will itself stays valid; only that gift is lost. Choose two witnesses who take nothing under either will.

HOW TO USE THIS PACK

1 • Two separate wills, written to match

Each partner leaves everything to the other, then to the same people — usually the children — if the other has already died. Same executors, same substitute, same guardians.

2 • Not one document with two signatures

Each will is signed and witnessed separately, on its own attestation page.

3 • Sign your own will

The two documents look almost identical. Before you sign, read the name in the first line of Clause 1 aloud and check it is yours. A husband and wife have each signed the other's mirror will by mistake and needed the Supreme Court to put it right (*Marley v Rawlings* [2014] UKSC 2).

4 • Not mutual wills

A mutual will is a binding agreement between the two of you not to change your wills; the courts enforce it after the first death. This template creates no such agreement — either of you may change your will at any time, including after the other has died. If you want the survivor to be bound, that is a solicitor's document, not this one.

5 • Married or civil partners: no inheritance tax between you

The Inheritance Tax Act 1984 s.18 exempts transfers between spouses and civil partners. Between unmarried partners, the estate above the nil-rate band is taxed. The exemption is capped at the nil-rate band where the receiving spouse or civil partner is not UK-domiciled or a long-term UK resident (s.18(2)–(2A)) — take advice if that is you.

6 • Unmarried partners: no rights under intestacy

An unmarried partner has no right under the intestacy rules, so for an unmarried couple the will is the only thing that gives the survivor anything. (A cohabitant of two years may claim under the Inheritance (Provision for Family and Dependants) Act 1975 s.1(1)(ba) and (1A), but that is a court application, not an inheritance.)

7 • If you are engaged

Marriage, or forming a civil partnership, revokes a will made before it (Wills Act 1837 s.18(1), s.18B) unless the will names the particular person you expect to marry and states that it is not to be revoked by that marriage (s.18(3)) — merely mentioning the engagement is not enough. This template does not carry that wording; make the wills after the wedding, or take advice before it.

8 • If you separate

Divorce, annulment or dissolution treats your former spouse or civil partner as having died on the day it ended: their gift and their appointment as executor fall away and the rest of the will stands (s.18A for marriage, s.18C for civil partnership). Separating without divorcing changes nothing. If you were never married or civil partners, a break-up changes nothing either: this will keeps giving everything to your former partner until you change it. If the relationship ends, for any reason, make a new will at once.

9 • Your home, if you own it together

Property held as beneficial joint tenants passes to the survivor automatically, outside the will; Clause 6 cannot send a joint tenant's share anywhere else. If you want your share to go to your children rather than to your partner — common in a second family — the joint tenancy must be severed while you are both alive (HM Land Registry form SEV; Practice Guide 24). Tenants in common each own a share the will can give.

10 • If you die together

Law of Property Act 1925 s.184 — where it cannot be known who died first, the younger is presumed to have survived the elder. Without a survivorship clause the elder's estate would pass through the younger's will to the younger's family alone. Clause 6's 28-day survivorship condition stops that.

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I

SECTION I · THE FORMALITIES THAT COUNT

A will can be beautifully written and still be worthless if the formalities are wrong. Three things decide validity, and all three must hold. Get these right and a simple will stands; get one wrong and the estate may pass under the rules of intestacy instead — to people you did not choose.

You must have the capacity and the intention

You must be 18 or over, understand that you are making a will and what it does, know broadly what you own, and not be acting under pressure from anyone. A will made under duress, or by someone who did not understand it, can be set aside. If there is any doubt about capacity — illness, frailty, recent diagnosis — a solicitor's involvement protects the will from later challenge.

It must be in writing and signed by you

The will must be a written document, signed by you (the *testator*) or by someone else in your presence and at your direction. Your signature should come at the end, after all the clauses, so nothing appears to be added afterwards. Initial each page. Do not staple, unstaple, or attach anything after signing — marks and pin-holes raise questions about missing pages.

Two independent witnesses, present at the same time

This is the formality most home-made wills fail. You must sign, or acknowledge your signature, in front of two witnesses who are both present together; each must then sign while you watch. A witness, or their spouse or civil partner, must not be a beneficiary — if they are, the gift to them fails even though the will stays valid. Witnesses should be adults of sound mind who are not blind. Choose neutral people: neighbours, colleagues, a bank, never the people inheriting.

A later valid will revokes an earlier one

Making this will should cancel any earlier will — which is why the revocation clause matters (Clause 2, in each will below). Marriage or forming a civil partnership generally revokes an existing will automatically unless it was made in expectation of that marriage; divorce does not revoke a will but treats an ex-spouse as having died first. Review your will after any major life change.

The seven clauses explained

II

SECTION II · THE SHAPE OF EACH WILL, FOR A COUPLE

Each will in this pack is the same short, ordered sequence of clauses as a single will — adapted in two places for a couple. Each does one job. The order matters: identity, then revocation, then who administers, then who gets what, then how the document is witnessed. Two clauses — executors and residue — are written to name your partner first, with a substitute; the rest are unchanged.

1 · *Testator* and declaration

Names you, states this is your last will, and identifies you by full name and address so there is no doubt whose will it is. The date here must be the same date you sign at Clause 7. Unchanged from a single will. (Clause 1.)

2 • Revocation

Cancels every earlier will and codicil, so two conflicting wills cannot both be argued at once. Unchanged from a single will. (Clause 2.)

3 • Appointment of executors ◆ adapted for a couple

The partner is named as executor, with a substitute. Naming each other is usual and practical; the substitute is essential, because this clause most often operates when the partner has already died. Name the same substitute in both wills. If only one person is acting as executor when a home has to be sold to divide a share for a grandchild under 18, they will usually need to appoint a second trustee first — a sole trustee cannot give a valid receipt for the proceeds of land (Trustee Act 1925 s.14(2)). A solicitor can arrange it quickly. (Clause 3.)

4 • Guardians, if you have young children

Names who should care for any children under 18 if there is no surviving parent with **parental responsibility**. In a couple's wills this clause takes effect when you have both died — provided you are both the child's legal parents with parental responsibility and no child arrangements ('lives with') order is in force for that child. A step-parent without parental responsibility cannot appoint a guardian by will for the other partner's children (Children Act 1989 s.5(3)), and where a 'lives with' order names one of you, that parent's appointment can take effect on their death alone (s.5(7)–(9)). If either applies to you, see a solicitor before relying on this clause. Name the same guardians in both wills, and ask them first. (Clause 4.)

5 • Specific gifts and legacies

Particular items or sums of money to named people or charities. A specific gift lapses into the residue if the person named dies before you, unless the gift itself says otherwise — unlike Clause 6, it does not pass to that person's children automatically; to send a specific gift to the recipient's children instead, write it into the gift itself. Anyone named here, and their spouse or civil partner, must not witness the will. (Clause 5.)

6 • The residuary estate ◆ adapted for a couple

Given to the partner absolutely, if they survive by 28 days and are able to take the gift. If not — including if the gift to them fails or is void — given to such of the children, whether born or adopted before or after the date of the will, as survive by 28 days, in equal shares; if a child dies before the testator, or survives but dies within 28 days of the testator's death, leaving children of their own who survive by 28 days, those grandchildren take their parent's share; and to a final substitute if none of the family line survives and is able to take. The survivorship period handles the couple dying together (Law of Property Act 1925 s.184) and an estate passing twice in quick succession; "is able to take" and "or if for any reason this gift fails or is void" carry a void gift — such as one to a witnessing partner — down to the children, which bare non-survival wording would not; the children are an open class, so a child born or adopted after signing is included; a child who survives but dies within the 28 days is treated like a child who died first, so their own children still take; and the final substitute is reached only when nobody in the family line takes. This goes further than Wills Act 1837 s.33 would by default. A child under 18 takes at 18; your executors hold the share for them in the meantime — any other age, or any condition, is a trust and needs a solicitor. (Clause 6.)

7 • Attestation and signatures

The clause recording that the will was signed and witnessed correctly, followed by the signatures of the testator and the two witnesses. Unchanged from a single will — but see the warning above: nobody who inherits under either will may witness it. (Clause 7.)

Will of the First Partner

III

SECTION III · ONE COMPLETE WILL — CLAUSES 1 TO 7

This is a complete will, on its own. Complete it as the will of the first partner; the will of the second partner follows as its own complete document. Where the text offers **wife / husband / civil partner / partner**, strike out the three words that do not apply.

Clause 1 · Testator & declaration

This is the last will and testament of

FULL LEGAL NAME

DATE OF BIRTH

ADDRESS

made by me on the _____ day of _____ (year). I declare this to be my last will, and that I am of sound mind and make it freely.

(The date here must be the same date you sign at Clause 7.)

Clause 2 · Revocation

I revoke all earlier wills and codicils made by me. *(This sentence stands as written — it cancels every previous will so only this one applies.*

No detail to add unless a solicitor advises otherwise.)

Clause 3 · Appointment of executor adapted for a couple

I appoint my **wife / husband / civil partner / partner** *(strike out the three that do not apply)* to be the executor and trustee of my will:

MY PARTNER — FULL NAME

ADDRESS

If she or he is unable or unwilling to act, or does not survive me by 28 days, I appoint the substitute below to be the executor and trustee of my will in her or his place:

SUBSTITUTE EXECUTOR — FULL NAME

ADDRESS

(Name the same substitute in both wills.)

(If only one person is acting as executor when a home has to be sold to divide a share for a grandchild under 18, they will usually need to appoint a second trustee first — a sole trustee cannot give a valid receipt for the proceeds of land (Trustee Act 1925 s.14(2)). A solicitor can arrange it quickly.)

Clause 4 • Appointment of guardians

IF YOU HAVE CHILDREN UNDER 18

If on my death any of my children are under 18 and have no other surviving parent with **parental responsibility**, I appoint as their guardian(s):

GUARDIAN — FULL NAME

RELATIONSHIP TO THE CHILDREN

GUARDIAN — ADDRESS

(In a couple's wills this clause takes effect when you have both died — provided you are both the child's legal parents with parental responsibility and no child arrangements ('lives with') order is in force for that child. A step-parent without parental responsibility cannot appoint a guardian by will for the other partner's children (Children Act 1989 s.5(3)), and where a 'lives with' order names one of you, that parent's appointment can take effect on their death alone (s.5(7)–(9)). If either applies to you, see a solicitor before relying on this clause. Name the same guardians in both wills, and ask them first.)

Clause 5 • Specific gifts

I give the following specific gifts, free of tax, to the people and organisations named. Each gift fails if the person dies before me, unless I say otherwise.

(A specific gift lapses into the residue if the person named dies before you, unless the gift itself says otherwise — unlike clause 6, it does not pass to that person's children automatically. To send a specific gift to the recipient's children instead, write it into the gift: "to my daughter Eleanor, but if she dies before me leaving children who survive me, to those children equally." Remember that anyone named here, and their spouse or civil partner, must not witness the will.)

GIFT NO.	ITEM OR SUM OF MONEY — DESCRIBE PRECISELY	TO WHOM — FULL NAME
1		
2		
3		

Clause 6 • Gift of *residue* adapted for a couple

I give all the rest of my estate, after payment of my debts, funeral and testamentary expenses, and any tax due, to my **wife / husband / civil partner / partner** *(strike out the three that do not apply)* absolutely, if she or he survives me by 28 days and is able to take this gift:

MY PARTNER — FULL NAME

If she or he does not survive me by 28 days, or if for any reason this gift to her or him fails or is void, I give my residuary estate to such of my children, whether born or adopted before or after the date of this will, as survive me by 28 days, and if more than one in equal shares absolutely. My children living at the date of this will are:

MY CHILDREN LIVING AT THE DATE OF THIS WILL — FULL NAME(S)

If any child of mine dies before me, or survives me but dies within 28 days of my death, leaving a child or children of their own who survive me by 28 days, that child or those children take, equally between them, the share their parent would have taken, absolutely.

If none of my children, and none of their children taking a share under the paragraph above, survives me by 28 days and is able to take, I give my residuary estate, absolutely, to:

FINAL SUBSTITUTE BENEFICIARY — FULL NAME

(This gift covers every child you have, including any born or adopted after you sign. Make a new will whenever your family changes even so, so that your guardians, executors and specific gifts stay right.)

(Unlike clause 5, the final substitute line must be completed. Left blank — and with your partner, children and grandchildren all gone before you — your estate would pass under the intestacy rules. Many people name a registered charity here: a charity cannot die before you. Whoever you name must not witness the will.)

(A child under 18 takes at 18; your executors hold the share for them in the meantime. Any other age, or any condition, is a trust and needs a solicitor.)

ATTESTATION — WILL OF THE FIRST PARTNER

NOBODY WHO IS GIVEN ANYTHING UNDER THIS WILL MAY WITNESS IT

Not your partner, not your children, not the final substitute in Clause 6, not anyone named in Clause 5, and not their husbands, wives or civil partners. A gift to a witness, or to a witness's spouse or civil partner, is void (Wills Act 1837 s.15). The rest of the will stands, but that gift is lost. Choose two witnesses who take nothing under either will.

Before you sign

Read the name in the first line of Clause 1 aloud. These two wills look almost identical. Check the name is your own before you sign — a couple have each signed the other's will by mistake (*Marley v Rawlings* [2014] UKSC 2).

Clause 7 • Attestation clause

Signed by the above-named _____ as their last will, in our joint presence, and then by us in theirs. We were both present at the same time when the *testator* signed.

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

Will of the Second Partner

IV

SECTION IV · ONE COMPLETE WILL — CLAUSES 1 TO 7

This is the second, matching will — a complete document on its own. Complete it as the will of the second partner. Where the text offers **wife / husband / civil partner / partner**, strike out the three words that do not apply.

Clause 1 · *Testator* & declaration

This is the last will and testament of

FULL LEGAL NAME

DATE OF BIRTH

ADDRESS

made by me on the _____ day of _____ (year). I declare this to be my last will, and that I am of sound mind and make it freely.

(The date here must be the same date you sign at Clause 7.)

Clause 2 · Revocation

I revoke all earlier wills and codicils made by me. *(This sentence stands as written — it cancels every previous will so only this one applies.*

No detail to add unless a solicitor advises otherwise.)

Clause 3 · Appointment of executor adapted for a couple

I appoint my **wife / husband / civil partner / partner** *(strike out the three that do not apply)* to be the executor and trustee of my will:

MY PARTNER — FULL NAME

ADDRESS

If she or he is unable or unwilling to act, or does not survive me by 28 days, I appoint the substitute below to be the executor and trustee of my will in her or his place:

SUBSTITUTE EXECUTOR — FULL NAME

ADDRESS

(Name the same substitute in both wills.)

(If only one person is acting as executor when a home has to be sold to divide a share for a grandchild under 18, they will usually need to appoint a second trustee first — a sole trustee cannot give a valid receipt for the proceeds of land (Trustee Act 1925 s.14(2)). A solicitor can arrange it quickly.)

Clause 4 • Appointment of guardians

IF YOU HAVE CHILDREN UNDER 18

If on my death any of my children are under 18 and have no other surviving parent with **parental responsibility**, I appoint as their guardian(s):

GUARDIAN — FULL NAME

RELATIONSHIP TO THE CHILDREN

GUARDIAN — ADDRESS

(In a couple's wills this clause takes effect when you have both died — provided you are both the child's legal parents with parental responsibility and no child arrangements ('lives with') order is in force for that child. A step-parent without parental responsibility cannot appoint a guardian by will for the other partner's children (Children Act 1989 s.5(3)), and where a 'lives with' order names one of you, that parent's appointment can take effect on their death alone (s.5(7)–(9)). If either applies to you, see a solicitor before relying on this clause. Name the same guardians in both wills, and ask them first.)

Clause 5 • Specific gifts

I give the following specific gifts, free of tax, to the people and organisations named. Each gift fails if the person dies before me, unless I say otherwise.

(A specific gift lapses into the residue if the person named dies before you, unless the gift itself says otherwise — unlike clause 6, it does not pass to that person's children automatically. To send a specific gift to the recipient's children instead, write it into the gift: "to my daughter Eleanor, but if she dies before me leaving children who survive me, to those children equally." Remember that anyone named here, and their spouse or civil partner, must not witness the will.)

GIFT NO.	ITEM OR SUM OF MONEY — DESCRIBE PRECISELY	TO WHOM — FULL NAME
1		
2		
3		

Clause 6 • Gift of *residue* adapted for a couple

I give all the rest of my estate, after payment of my debts, funeral and testamentary expenses, and any tax due, to my **wife / husband / civil partner / partner** *(strike out the three that do not apply)* absolutely, if she or he survives me by 28 days and is able to take this gift:

MY PARTNER — FULL NAME

If she or he does not survive me by 28 days, or if for any reason this gift to her or him fails or is void, I give my residuary estate to such of my children, whether born or adopted before or after the date of this will, as survive me by 28 days, and if more than one in equal shares absolutely. My children living at the date of this will are:

MY CHILDREN LIVING AT THE DATE OF THIS WILL — FULL NAME(S)

If any child of mine dies before me, or survives me but dies within 28 days of my death, leaving a child or children of their own who survive me by 28 days, that child or those children take, equally between them, the share their parent would have taken, absolutely.

If none of my children, and none of their children taking a share under the paragraph above, survives me by 28 days and is able to take, I give my residuary estate, absolutely, to:

FINAL SUBSTITUTE BENEFICIARY — FULL NAME

(This gift covers every child you have, including any born or adopted after you sign. Make a new will whenever your family changes even so, so that your guardians, executors and specific gifts stay right.)

(Unlike clause 5, the final substitute line must be completed. Left blank — and with your partner, children and grandchildren all gone before you — your estate would pass under the intestacy rules. Many people name a registered charity here: a charity cannot die before you. Whoever you name must not witness the will.)

(A child under 18 takes at 18; your executors hold the share for them in the meantime. Any other age, or any condition, is a trust and needs a solicitor.)

ATTESTATION — WILL OF THE SECOND PARTNER

NOBODY WHO IS GIVEN ANYTHING UNDER THIS WILL MAY WITNESS IT

Not your partner, not your children, not the final substitute in Clause 6, not anyone named in Clause 5, and not their husbands, wives or civil partners. A gift to a witness, or to a witness's spouse or civil partner, is void (Wills Act 1837 s.15). The rest of the will stands, but that gift is lost. Choose two witnesses who take nothing under either will.

Before you sign

Read the name in the first line of Clause 1 aloud. These two wills look almost identical. Check the name is your own before you sign — a couple have each signed the other's will by mistake (*Marley v Rawlings* [2014] UKSC 2).

Clause 7 • Attestation clause

Signed by the above-named _____ as their last will, in our joint presence, and then by us in theirs. We were both present at the same time when the *testator* signed.

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

The worked specimen pair

V

SECTION V • HOW A COMPLETED PAIR READS EXCEPTIONAL EXAMPLE

This is a worked example only, written in plain language to show how the clauses fit together.

Use the numbered clauses in the two wills above as the actual wording of your will — do not copy this example's shortened sentences. Everything below is invented.

Specimen will of Jonathan Edward Whitmore ILLUSTRATION ONLY

1. This is the last will of **Jonathan Edward Whitmore**, born 4 March 1961, of 14 Elm Crescent, Harrogate HG1 2QP, made on 12 May 2026. I am of sound mind and make this will freely.
2. I revoke all earlier wills and codicils.
3. I appoint my wife **Sarah Anne Whitmore** as my executor. If she cannot act, or does not survive me by 28 days, I appoint my brother **David Whitmore** in her place.
4. I give my late father's wristwatch to my brother David Whitmore, and **£2,000** to The British Heart Foundation (registered charity number 225971).
5. I give all the rest of my estate to my wife Sarah Anne Whitmore, if she survives me by **28 days** and is able to take it. If she does not, I give it equally between such of my children, born before or after this will, as survive me by 28 days — my children now are Eleanor Whitmore and Thomas Whitmore — and if either dies before me, or within 28 days after, leaving children who survive me by 28 days, those children take their parent's share equally. If none of them survives me, I give it to my brother David Whitmore.
6. Signed by me in the presence of two witnesses, both present at the same time, who then signed in my presence. *(Signatures follow as set out in each will's own attestation page.)*

Specimen will of Sarah Anne Whitmore ILLUSTRATION ONLY

1. This is the last will of **Sarah Anne Whitmore**, born 22 September 1963, of 14 Elm Crescent, Harrogate HG1 2QP, made on 12 May 2026. I am of sound mind and make this will freely.
2. I revoke all earlier wills and codicils.
3. I appoint my husband **Jonathan Edward Whitmore** as my executor. If he cannot act, or does not survive me by 28 days, I appoint my brother-in-law **David Whitmore** in his place.
4. I give my mother's pearl necklace to my daughter Eleanor Whitmore, and **£2,000** to The British Heart Foundation (registered charity number 225971).
5. I give all the rest of my estate to my husband Jonathan Edward Whitmore, if he survives me by **28 days** and is able to take it. If he does not, I give it equally between such of my children, born before or after this will, as survive me by 28 days — my children now are Eleanor Whitmore and Thomas Whitmore — and if either dies before me, or within 28 days after, leaving children who survive me by 28 days, those children take their parent's share equally. If none of them survives me, I give it to my brother-in-law David Whitmore.
6. Signed by me in the presence of two witnesses, both present at the same time, who then signed in my presence. *(Signatures follow as set out in each will's own attestation page.)*

Specimen pair, not your wills.

Jonathan and Sarah Whitmore are fictional. They show what completed, matching wills look like; they are not part of your wills. Write your own details onto the lines in Sections III and IV, and delete every specimen before you produce the clean copies you will sign.

Note that David Whitmore is named in both wills — so David, and his wife or civil partner if he has one, could not witness either.

When to stop and see a solicitor

VI

SECTION VI • THE HONEST LIMITS OF A TEMPLATE

A template handles a simple pair of estates left to obvious people. It cannot handle complexity safely, and a will that goes wrong is discovered only when you can no longer fix it. If any of the following is true of either of you, treat this template as preparation for a conversation with a professional, not as your final wills.

Trusts of any kind

Money held for children until an age, a life interest for a spouse, provision for a disabled or vulnerable beneficiary, or trusts to manage **inheritance tax** — all need professional drafting. Template trust clauses are a frequent source of expensive, post-death disputes.

Business or agricultural interests

Shares in a company, a partnership, a sole trade, or a farm raise succession, valuation, and relief questions (Business and Agricultural Relief) that a template cannot address. Get advice that joins up your will with any shareholders' or partnership agreement.

Assets or domicile abroad

Foreign property, overseas accounts, or a connection to another country can mean a different legal system applies, and a single English will may not be the right instrument. Cross-border estates need specialist advice.

Second families and dependants

Second marriages, stepchildren, children from different relationships, an unmarried partner, or anyone financially dependent on you — these raise real risks of a claim under the **Inheritance (Provision for Family and Dependants) Act 1975**. Advice now prevents litigation later.

A larger estate, or likely inheritance tax

If either of your estates may exceed the **inheritance tax** thresholds, the structure of your wills can change what your family keeps. The free IHT Calculator on valoren.uk shows the order of magnitude; a solicitor or adviser shows what to do about it.

Anyone likely to dispute the will

If you are deliberately leaving someone out, expecting a challenge, or worried about capacity being questioned, a solicitor-drafted will with a contemporaneous file note is far harder to overturn than a home-made one.

A mutual-wills agreement

If you want either of you bound not to change your will after the other has died, that is a mutual-wills agreement. This template creates no such agreement — that is a solicitor's document, not this one.

A second family where the children are not shared

If you and your partner do not share all the same children, re-read "Second families and dependants" above and Clause 6 in each will before relying on the words "my children" — and take advice if either of you wants to include a step-child.

A partner abroad

If one of you is not resident or domiciled in England and Wales, or either of you owns property abroad, a single pair of English-law wills may not be the right instrument — see "Assets or domicile abroad" above, and take specialist advice.

Either estate near the inheritance-tax threshold

Between spouses and civil partners, transfers on death are exempt from inheritance tax; between unmarried partners they are not. If either of your estates may be near the threshold, see "A larger estate, or likely inheritance tax" above, and the free IHT Calculator at valoren.uk.

A child arrangements order, or a step-parent without parental responsibility

If a "lives with" order names one of you for a child, or either of you is a step-parent without parental responsibility for the other's children, Clause 4's guardian appointment may not work as you expect (Children Act 1989 s.5) — see a solicitor before relying on it.

Domicile or long-term residence outside the UK

If either of you is not UK-domiciled or a long-term UK resident, the spouse exemption from inheritance tax is capped at the nil-rate band, not unlimited (Inheritance Tax Act 1984 s.18(2)–(2A)) — take advice on the position.

Your home held as joint tenants, with children from an earlier relationship

A share held as beneficial joint tenants passes automatically to the survivor, outside the will. If you want your share to go to your own children rather than your partner, the joint tenancy must be severed while you are both alive (HM Land Registry form SEV; Practice Guide 24) — take advice before doing so.

POWERED BY VALOREN

Data current as of 16 September 2026. Prepared from customer-maintained records.

Source instruments: Free institutional resource · Mirror Wills Template · valoren.uk.

Standard Index Group — in formation · England & Wales

