



Your Will Kit

Helping you plan and create your Will

A Will could be one of the most important documents you ever write.
This guide will help you plan and create a Will to clearly convey your final wishes.

Insuranceline



The purpose of this Will Kit is to help you with your planning, by explaining the purpose and rationale of creating a Will, and giving you guidance and tools to do so. This document is not, and is not intended to constitute, legal advice and should not be relied upon as legal advice. We recommend that you consider seeking legal advice prior to signing or changing a Will.

While every effort has been made to ensure that the content in this Will Kit is accurate, we cannot guarantee the information will be appropriate for your situation. **As with any major financial step, you should consider the legal ramifications before making or changing a will.**

Trusts, in particular, can have complex requirements. You should seek separate legal advice if you are the trustee, a director of a corporate trustee, beneficiary or appointer of a family or other trust.

Disclaimer

The information in this Will Kit is based on New South Wales law. As there may be slight differences in the law governing other states, you should consult a legal advisor if making or changing your will outside of New South Wales.

This Will Kit should not be relied upon as a comprehensive statement of the law, or as a substitute for specific legal, tax or financial advice. We do not guarantee the accuracy of the information contained in this Will Kit and TAL Direct Pty Limited (and any related company) does not accept responsibility for any loss or consequential loss arising out of any reliance on the information contained in this Will Kit. You should consider obtaining legal, tax and/or financial advice before preparing or changing a Will.

Further, without limiting the generality of the above, in particular, you should seek competent legal, tax and financial advice if there is any aspect of this Will Kit which is unclear in its application to your particular circumstances, or if you have assets outside New South Wales or Australia.

If you want to plan what will happen to you while you are alive but can no longer make decisions for yourself you should also consider power of attorney, guardianship and advanced care directives.

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What is a Will?

A Will is a legal document that outlines how you would like your assets to be handled after your death. As long as your Will satisfies the necessary legal requirements, including things like making proper provisions for your dependents, the wishes you outline in your Will should generally be followed. However, the law does provide for situations where the indications in your Will may not be followed (for example due to a decision of the court).

What does this Will Kit do?

A Will can be simple to make, but it is important that it is done properly. This Will Kit helps you decide if you can make your own Will or if you should go to a lawyer for help. If you decide you are in a position to make your own Will, this Will Kit helps you to do so.

This Will Kit contains a simple Will form and instructions on how to complete it.

Some clauses in the Will form may not be relevant to you. For example, if you are single and don't have a child, you might decide not to make provision for or appoint a guardian for any children that you may have in future. On the other hand, you might prefer to make provision and appoint a guardian now, in case you don't make a new Will after you have a child.

If you want to delete any clauses in the Will form before you sign it, simply cross out those clauses and make sure that you and your witnesses initial the deletion in the margin next to those clauses. This kit has been designed to make it as simple as that to complete your Will.

This kit provides examples of completed Wills to show you how people at various stages of their lives might complete the Will form. These are examples only, and not a recommendation of what you should do. Again, what is appropriate for you will depend on your personal and financial circumstances and, ultimately, what you do in your Will is up to you (in most cases).

Also included are some simple checklists of your personal history, your personal contacts (e.g. those you would like to be informed of your death), your assets and liabilities and any other relevant



information that will help your executor to make the necessary arrangements after your death.

By keeping the information in these lists current, it will be easier to review and update your Will. You should review your Will at regular intervals and especially after any significant life events, such as getting married or having children.

It's important to remember that this Will Kit is a guide only and does not replace or constitute legal, tax or financial advice. You should always consider discussing your situation and requirements with a lawyer, financial advisor and tax adviser before completing your Will, particularly in situations where:

- (a) you are uncertain about your Will
- (b) your requirements are complex
- (c) you have assets outside Australia or New South Wales
- (d) there are family or other trusts involved

What does all the jargon mean?

As a Will is a legal document, there is a certain amount of jargon that goes along with it. The table below explains the more important terms used in this Will Kit.

Term	Meaning
administrator	The person appointed by the Court to implement the instructions in your Will (where the executor named in your Will is unable or unwilling to act as executor) or to implement the rules governing intestacy (where you do not have a Will or do not deal with all your assets in your Will).
assets	Your possessions including a home, other real estate, cash and bank accounts, household furniture, personal effects, clothes, shares, other investments and insurance policies and other rights. Normally, your superannuation does not form a part of your estate but is dealt with at the discretion of the trustee of the superannuation fund, or in accordance with a valid binding death nomination to the trustee of the superannuation fund, if you have made one.
beneficiary	A person entitled to receive benefits under your Will.
codicil	A legal document that amends your Will.
estate	All assets owned by you at the time of your death. Your estate is distributed according to the instructions in your Will or the rules governing intestacy (whichever applies).
executor	The person you appoint in your Will to implement the instructions in your Will. A female executor is called an executrix (but, for simplicity, this Will Kit uses “executor” regardless of the executor’s gender).
guardian	The person you appoint in your Will, or the Court appoints, to care for and attend to the financial affairs of a young child (and, in some cases, an adult who has a legal disability) for whom you cared at the time of your death.
intestate (or intestacy)	A person who dies without leaving a Will.
legal personal representative	Another term for an executor or administrator.
letters of administration	The order that the Court makes appointing the person to administer your estate in accordance with the rules relating to intestacy (if you die without a Will).
minor	A person under 18 years of age.
probate	The order that the Court makes to authorise your executor to implement the instructions in your Will.
Succession Act Chapter 3 – Family Provision	Legislation in NSW that empowers the Court to change your Will if you do not make proper provisions for your dependants. Other States and Territories have similar legislation.
testator	The person who makes a Will. A female testator is called a testatrix (but, for simplicity, this Will Kit uses “testator”).
trustee	The person who administers any trusts under your Will after the grant of probate has been made. The trustee may be the same person as the executor, or it could be a third person e.g. the parent of a minor beneficiary.

Why should I make a Will and what happens if I die without one?

If you are over 18 years of age with assets, you should have a Will. If you have young children, your Will should nominate who you would like to care for them. If you don't have a Will, your intentions for your children and your assets may not be carried out.

When you die, no-one is entitled to deal with your assets unless the Court appoints them as the executor or administrator of your estate. By having a Will, the process of appointment is simplified and you save those you leave behind unnecessary costs, delay and emotional burden involved in applying for those orders. More importantly, you decide how your assets are to be distributed (as long as you make proper provision for your dependants), rather than a statutory formula applying if you die intestate.

The statutory formula that applies if you die intestate varies in each State and Territory but generally, if you die without a Will, your assets will be distributed in the following order:

- if you have a spouse and no children, to your spouse;
- if you have a spouse, and children with that spouse, to your spouse;
- if you have a spouse, and children from another relationship, your spouse is entitled to your personal effects, a statutory legacy and one-half of the remainder (if any) of your estate;
- if you do not have a spouse, your assets will be distributed in more or less the following order:
 - if you have children, to your children
 - if your child or children have died before you, to their children, grandchildren and so on
 - if you have no children, to your parents or surviving parent if one has died before you
 - if both parents have died before you, to your siblings
 - if your siblings have died before you, to their children, grandchildren and so on
 - to your grandparents, or surviving grandparent/s if any have died before you
 - to your uncles and aunts, or their children the uncle or aunt have died before you
 - to the State Government.

If your last surviving relative is a child of your cousin, that relative will not receive anything from the intestate estate.

This is an imperfect simplification of the statutory formula, and the detailed rules are significantly more complex. By making a Will, you can avoid this.

Even if the statutory formula reflects how you want your assets to be distributed, your beneficiaries are likely to experience delays and significant costs before the Court will grant orders allowing them to share in your assets. A Will enables you to name an executor and a guardian for your children (if applicable), and to say who gets what in your estate.

Having a Will in place can also help to minimise the likelihood of family members engaging in disputes. It gives you the peace of mind of knowing that your family and loved ones will have one less thing to worry about when you die.

Why should I appoint an executor and who should I appoint?

Your executor is responsible for arranging your funeral, identifying your assets and liabilities, gathering the paperwork to prove to the Court that you made a valid Will, realising the assets of the estate (e.g. selling and transferring property, closing bank accounts etc.), paying your debts from the proceeds of the estate and distributing your estate. You should appoint someone you trust and who you have checked is willing and able to accept the responsibility of implementing your Will. Some common candidates include your spouse or partner, your adult child or children, a friend, a close relative, a lawyer or an accountant.

You should consider what will happen if the person you name as executor is unable or unwilling to act as executor. You may wish to name a substitute to cover this possibility.

Probate can be granted to up to four executors, all of whom must be over 18 years of age. If you wish to appoint someone who has expertise in investing your assets, you may consider appointing the Public Trustee or a private trustee company. The Public Trustee or a private trustee company will, however, charge your estate fees for acting as executor of

your estate. The fees can be substantial and you should get a cost estimation before you consider appointing the Public Trustee or a private trustee company.

Why do I need to appoint a guardian for my young children and who should I appoint?

In most cases, your children will be raised and cared for by their other parent after your death.

Consider for a moment, however, what happens to your children if you and your spouse (or the other parent of your child) both die (e.g. in a car accident).

If you have not appointed a guardian for your children, usually your family or your spouse's family will step in and care for them. If there is a dispute between the families, or if no-one steps in, the Court will decide who will care for them.

When choosing an appropriate guardian for your children, you should consider:

- Do your children and the proposed guardian get on well with each other?
- Will your children be happy under the care of the proposed guardian or any other person that the guardian may choose (as the children do not have to live with the guardian)?
- Will the proposed guardian be able to care for your children in say five, ten or fifteen years?
- Are you comfortable with the values and beliefs of the proposed guardian?
- Is the proposed guardian likely to make decisions in a similar manner to you?
- Will the proposed guardian be put under any financial strain by being guardian (even allowing for funds that may come from your estate to help support your children)?

Before you make the final decision, you should talk to the proposed guardian(s) and make sure that they are willing to act in the role.

What happens to my debts after I die?

The general rule is that, before your estate is distributed, all of your proper debts at the time of your death must be paid from your estate. For example, your home loan and outstanding credit card debts will be paid before anything is distributed to your beneficiaries.

If you want to give a beneficiary a particular asset that has a debt associated with it (for example, your home and your home loan), you can state that the beneficiary only receives the asset if they also accept responsibility for the debt. This can be complicated, so if you want to do this you should consider getting legal advice.

Occasionally a person's assets may not be enough to pay out their debts. In that case, there are special rules for certain protected assets that will be distributed to your beneficiaries even if your creditors are not paid out in full. Some life insurance policies and superannuation entitlements may be protected in this way. There are limits on the amounts that are protected from claims by your creditors. So, even if you might have more debts than assets, you should still have a Will to deal with your protected assets so that they can be distributed to your beneficiaries.

Can I forgive a debt owed to me if I die?

If you have made loans to your children or other people which can be properly identified e.g. by a loan agreement or acknowledgment of debt, these will need to be paid by your children (or other person) to your estate (as an asset of the estate) in accordance with the terms of the loan. You can elect in your Will to forgive such debts/loans so that a person (such as your child) who owes you money does not have to pay it back.



What type of gifts can I make?

In the proforma Will form, you will see three categories of gifts that you can make to your beneficiaries. If these categories do not achieve what you want, you should get legal advice about other types of gifts.

Specific gifts	<p>If you wish to leave a particular asset to a particular person(s).</p> <p>For example, you might want to leave your home, jewellery, antiques, artworks, shares, bonds etc to a particular person. If you do not own that asset when you die (e.g. shares in a company), your beneficiary misses out and does not get another asset in substitution, unless clearly stated in your Will.</p>
Monetary gifts	<p>If you wish to leave a particular sum of money to a particular person.</p>
Remaining estate	<p>This comprises any assets remaining to be distributed after all specific gifts and monetary gifts have been satisfied.</p>

The gifts are satisfied in the order above. First, specific gifts are satisfied. If there are assets left over, monetary gifts are satisfied. Finally, remaining estate gifts are satisfied. It is possible that your remaining estate has nothing to give to important beneficiaries. This can occur if the value of your assets diminishes between when you make your Will and the time of your death.

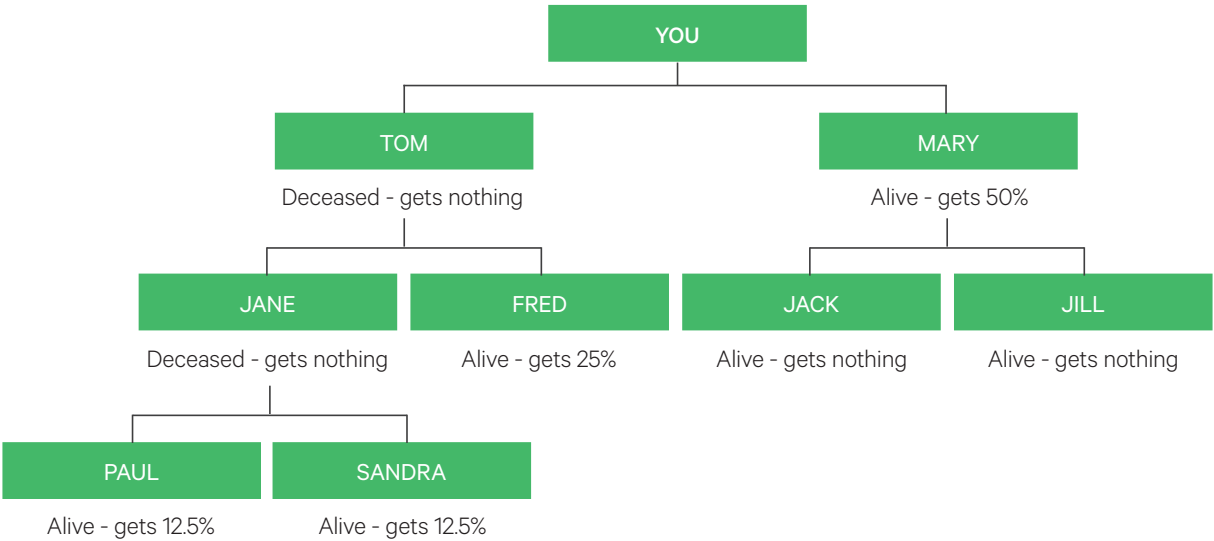
If you are unsure about which category your assets fall under, or if your asset structure is complex, you should get legal, tax and/or financial advice.

If you want to give a beneficiary a particular asset that has a debt associated with it (for example, your home and your home loan), you can state that the beneficiary only receives the asset if they also accept responsibility for the debt.

What happens if one of my beneficiaries dies before me?

Your Will can also deal with what happens if a beneficiary dies before you. Often, they will have children, grandchildren or other descendants. If one of your beneficiaries has died before you, and they have children, usually their gift will go to their children. However, what if one of those children has also died, and has children? In that case, it is possible to continue these possibilities down the family tree indefinitely.

This is best explained with a diagram. Assume you want to leave all of your assets to your two children equally, and each of your children also has two children. Also assume one of your children has died and one of his/her children has also died and so on. The distribution could look like this at the time you die:



This type of distribution works with any sort of gift i.e. not just gift to descendants. So, if you left your house to your friends Tom and Mary, the percentages in the example would still apply.

If you do not need or wish to use this type of distribution in your Will, you should delete clause 9 in the Will form.

Are there other things I should consider?

There are many other ways in which you can tailor and personalise your Will to best capture your wishes.

- It is possible to delay the age at which a beneficiary gets control of their share of your estate. A common age for this postponement is 25 as, from that age, many young adults are better equipped to manage the amounts they inherit.
- You can give specific power(s) and/or instructions to your children's guardian(s) over how they use the money from your estate to care for your children. The rules governing the proper drafting of such clauses are complex; however, so you should seek legal, tax and/or financial advice before you do so.
- You can give instructions on whether you want your body to be buried, cremated or used for research. If you want to donate your organs, you can register via the Commonwealth Government's DonateLife website: donatelife.gov.au.
- You can leave all or part of your estate to charity. You will need the exact name of the charity to ensure that the gift goes to the correct entity. Many charities have specific wording on the donation section of their websites, or you can contact them for the relevant wording.
- If you own an asset (such as your home) with another person as "joint tenants", your interest in that asset automatically passes to the other (surviving) "joint tenant(s)". It does not matter what you say in your Will. You should check if any of your assets are owned with "joint tenants".
- Many superannuation funds will allow you to nominate a person to receive your superannuation

entitlements. In some cases, nominations need only be made once, and in other instances the nomination must be made every three years. You will need to check this with the trustee of the superannuation fund. You should find out if your superannuation fund allows such nominations and whether you have made a valid nomination. Often, the superannuation fund will pay the nominated person directly (less any applicable tax) and your superannuation entitlements will not form part of your estate. There are significant tax issues associated with nominations under superannuation funds, so you should consider getting tax and financial advice.

- If your executor works in a relevant profession, you should say they are entitled to charge reasonable fees for any services they perform for your estate. For example, if your executor is a lawyer they should be entitled to charge normal legal fees for obtaining a grant of probate from the Court.

How do I make adequate provision for my dependants?

You decide who will or will not receive a share of your estate in your Will, but it must include proper provision for your dependants. If you don't, the Court can change your Will on the application of a dissatisfied dependent.

Certain classes of dependants (such as your spouse, de facto or children) can make a claim against your estate if they consider no provision, or inadequate provision, has been made for them in your Will. Other classes of dependants (such as your former spouse, your grandchild who at any time was a member of your household, or a person with whom you were living in a close personal relationship at the time of your death) may bring a claim if the Court, having read all of the circumstances of the case, considers that there is justification for making the application. When determining the extent of your obligations, the Court will take into account the size and nature of your estate and the circumstances of your dependants.

If you wish to exclude a dependant from your Will, you should seek legal advice on the possible

consequences of such exclusion, and what you can do to minimise the risk of a challenge to your Will after you die.

Similarly, if you anticipate that your Will may be challenged by a family member for any reason, you should seek legal advice.

How do I make a valid Will?

To make a valid Will:

- You must be at least 18 years of age (in most cases)
- You must have “testamentary capacity”. This means that you must:
 - understand what a Will is
 - understand what you own
 - understand what you are giving in the Will
 - Not suffer from a mental illness condition or incapacity which means you may not be in a position to fully comprehend or understand the above
 - act of your own free will, without undue influence from others and
 - recognise your obligation to make proper provision for your dependants
- The Will must be in writing (it may be handwritten, typed or printed).
- The Will must be signed by you and two witnesses, present at the same time. You and your witnesses must use your normal signatures at the end of the Will and at the foot of each page, if the Will is more than one page in length.
- If you make any alterations to the Will before signing it, you and your witnesses must initial those alterations. Once you and your witnesses have signed the Will, you cannot make any further changes to it (but you may make a new Will or a codicil to change your Will).
- You and your witnesses should be present when each of you is signing the Will. There are rules that allow for departures from this process but they are complex and any departure risks your Will being invalid.
- You must date the Will with the date that you and the witnesses signed it. **You should ensure that neither of your witnesses are beneficiaries, or the spouses of beneficiaries, of your Will. If they are, their gifts will be invalid.**

How and when can I change my Will?

You can change your Will at any time by either executing a codicil or making a new Will. Generally speaking, you should review your Will at least once every five years and also when any important life change occurs, such as getting married, separating or divorcing from your spouse, having a child, the death of a beneficiary or a significant change in your financial circumstances.

To change your Will you create a codicil, which is a separate document to your Will. It must be executed in the same manner as a Will. Codicils are suitable when the change to your Will is minor. For significant or complex changes, it is better to make a new Will.

Ordinarily, when you make a new Will, it should state that your old Will is revoked. It is better to state that your Will is revoked in this way rather than simply destroying it.

Except in special circumstances, getting married will revoke your Will, meaning that you no longer have a Will and if you die the rules of intestacy will apply. If you divorce, any gift in your Will to your ex-spouse will not be valid; however if you separate from your spouse your Will will remain unchanged until you are divorced. You should consider changing your Will prior to divorce if necessary.

What should I do with my Will after I sign it?

Keep your Will in a safe place where you and your executor can access it easily. You might give your original Will to your accountant or lawyer for safekeeping. Some people choose to pay an annual fee and keep their Will in a bank safety deposit box. In that case, you should make sure that your bank will allow your executor to access the contents of the box after your death.

Regardless of where you store your original Will, make sure that you have told your executor the exact location.

You can also make a copy of your original Will and give the copy to your executor. If you have lost or destroyed your original Will, this copy may be validated and accepted by the Court.

How do I write my Will?

In the following pages, you will find a proforma Will form and some examples of Wills. These examples contain fictional details to show you how people at different stages of their life might complete a Will. The examples are for:

- a single person
- a person with a spouse but no children
- a person with a spouse and young children
- a person with a spouse and adult children
- a person in a de facto relationship

Remember, you must correctly name the people mentioned in your Will to ensure your gift to them is valid.

Once again, we strongly recommend that you obtain legal, tax and financial advice prior to executing a Will, if your requirements are complex and/or involve family or other trusts or you have assets outside Australia or New South Wales.

This kit is a general guide only and examples are for illustration purposes only. You should not rely solely on this kit to create your Will.



The below are examples only. You should obtain your own advice in light of your circumstances before putting a Will in place.

Single Person (example only)

THIS IS THE LAST WILL AND TESTAMENT of me ¹**John Robert Smith** of ²**10 Springfield Street, Springfield, New South Wales**.

1 I REVOKE all prior wills and testamentary dispositions made by me and declare this to be my last Will and Testament.

JRS
NF
MF

2 I APPOINT ³**my brother, Daniel James Smith** and I appoint ³~~_____~~
(or, if ^{*}he/she/they ^{*}does not/do not survive me for at least 30 days or ^{*}is/are ~~unable~~ or unwilling to so act, ³**Linsey Ann Smith, my sister**) to be my executor(s) and trustee(s) of this Will. The expression "my Trustee" whenever used in this Will means and includes my executors, executrices and trustees for the time being. If there is more than one Trustee at any time, my Trustees must act by majority vote in all respects.

JRS
NF
MF

~~3* IF ^{*}MY HUSBAND/MY WIFE does not survive me for at least 30 days, I appoint~~
~~³_____ (or, if ^{*}he/she/they ^{*}is/are unwilling or unable to so act,~~
~~³_____ to be the testamentary guardian(s) of my minor child/children ("my Children").~~

4* I DIRECT that my Trustee pay all my legal debts and funeral and testamentary expenses (including all death, estate and succession duties (if any) which may be payable upon or in consequence of my death) as soon as practicable after my death. If any asset is protected from claims by any creditors (or some of them) this direction does not prejudice that protection.

JRS
NF
MF

5* I GIVE the following gifts of specific assets:

• ⁴**my antique beer barrel** to ³**the Springfield Museum of Arts**

^{*}but only if ⁵_____;

• ⁴**my saxophone** to ³**my niece, Maggie Jane Smith**

^{*}but only if ⁵_____.

JRS
NF
MF

6* I GIVE the following gifts of money:

• ⁶**\$500** to ³**the Springfield Doughnut Shop**

^{*}but only if ⁶_____;

• ⁴**\$_____** to ³_____

^{*}but only if ⁵_____.

7 I GIVE the balance of my estate (both real and personal and wherever it may be located) ("my Remaining Estate") to:

• as to ⁷**50%** to ³**my brother Daniel James Smith** ^{*}but only if ⁵**he survives me for at least 30 days;**

• as to ⁷**50%** to ³**my sister Linsey Ann Smith** but only if ⁵**she survives me for at least 30 days.**

JRS
NF
MF

8* ~~I now FORGIVE any debt and monies owing to me by ⁸_____ and direct~~
~~that they not be included in my estate as an asset. The debt forgiven by the operation of this clause does/~~
~~does not form part of any gift made by me in this will to ⁸_____.~~

9* IF ANY BENEFICIARY does not survive me by at least 30 days but leaves descendants alive at the time of my death, the descendants of the deceased beneficiary will take per stirpes as tenants in common in equal shares the share of my estate that the deceased beneficiary would otherwise have taken.

10* I DECLARE that my Trustee will have the power, in addition to any other powers conferred by this Will or the law applicable to succession or trusts, to pay or apply, transfer, appropriate or hand over to any beneficiary any part of my estate in specie or in its actual state of investment in or towards satisfaction of such beneficiary entitlements under this Will and whether with or without his or her consent or the consent of any other person.

JRS
NF
MF

11* I ~~DECLARE that my Trustee will have the power to postpone the payment or giving to any beneficiary of a gift under this Will until such beneficiary has attained the ⁸ _____ years of age.~~

12* MY TRUSTEE will have an absolute discretion in respect of all decisions made by my Trustee and may exercise such discretion even though my Trustee may derive a benefit from such discretion. My Trustee will not be liable for any loss or damage arising from the exercise or failure to exercise any power however the loss or damage may arise (other than dishonesty). My Trustee must be indemnified for all costs, expenses and losses incurred by my Trustee in respect of my estate.

13* IF MY TRUSTEE performs professional services for my estate, my Trustee is entitled to charge reasonable fees for performing those services and that charge takes priority over all gifts to beneficiaries.

14* I DIRECT that my body be *available for research/cremated/buried and ⁹ _____

DATED **1 October 2014**.

This Will was signed by me and each of the witnesses in the sight and presence of all of us:

J. Smith

MY SIGNATURE

N. Fanders

WITNESS' SIGNATURE

Neil Richard Fanders

WITNESS' FULL NAME

10 Honey Avenue, Springfield NSW 2222

WITNESS' RESIDENTIAL ADDRESS

Entrepreneur

WITNESS' OCCUPATION

M. Fanders

WITNESS' SIGNATURE

Mary Catherine Fanders

WITNESS' FULL NAME

10 Honey Avenue, Springfield NSW 2222

WITNESS' RESIDENTIAL ADDRESS

Missionary

WITNESS' OCCUPATION

Neither witness nor his/her spouse receives any benefit under this Will.

*delete as applicable (if not applicable, rule through)

¹ insert your full name

² insert your residential address

³ insert relationship to you and full name

⁴ insert description of asset

⁵ insert any condition on the gift being made

⁶ insert amount of money

⁷ insert percentage

⁸ insert age

⁹ insert burial or other instructions

Note: You and your witnesses must initial any deletions you make to your Will

Person with a spouse and no children (example only)

THIS IS THE LAST WILL AND TESTAMENT of me ¹ **Mary Rebecca Stone** of ² **10 Harmony Road, Elizabeth Bay, New South Wales**.

1 I REVOKE all prior wills and testamentary dispositions made by me and declare this to be my last Will and Testament.

MRS
NF
MF

2 I APPOINT ³ **my husband, Mark William Stone ("my Husband")** and I appoint ³ **my sister, Jane Nancy Winter** (or, if ^{*}he/she/they^{*} does not/do not survive me for at least 30 days or ^{*}is/are unable or unwilling to so act, ³ **my solicitor, Able Wright of Legal Advice & Co.)** to be my executor(s) and trustee(s) of this Will. The expression "my Trustee" whenever used in this Will means and includes my executors, executrices and trustees for the time being. If there is more than one Trustee at any time, my Trustees must act by majority vote in all respects.

MRS
NF
MF

3* ~~IF ^{*}MY HUSBAND/MY WIFE does not survive me for at least 30 days, I appoint~~

~~³ _____ (or, if ^{*}he/she/they^{*} is/are unwilling or unable to so act,~~

~~³ _____ to be the testamentary guardian(s) of my minor child/children ("my Children").~~

4* I DIRECT that my Trustee pay all my legal debts and funeral and testamentary expenses (including all death, estate and succession duties (if any) which may be payable upon or in consequence of my death) as soon as practicable after my death. If any asset is protected from claims by any creditors (or some of them) this direction does not prejudice that protection.

MRS
NF
MF

5* I GIVE the following gifts of specific assets:

• ⁴ **all my jewellery** to ³ **my sister, Jane Nancy Winter**

^{*}but only if ⁵ _____;

• ⁴ **my dark blue cocktail dress** to ³ **my friend, Selma Rebecca Summer**

^{*}but only if ⁵ _____.

MRS
NF
MF

6* I GIVE the following gifts of money:

• ⁶ **\$5,000** to ³ **the Australian Red Cross**

^{*}but only if ⁶ _____;

• ⁴ **\$ _____** to ³ _____

^{*}but only if ⁵ _____.

7 I GIVE the balance of my estate (both real and personal and wherever it may be located) ("my Remaining Estate") to:

• as to ⁷ **100%** to ³ **my Husband** ^{*}but only if ⁵ **my husband survives me for at least 30 days;**

• as to ⁷ **40%** to ³ **my Father, Peter Robert Winter** but only if ⁵ **my Husband does not survive me for at least 30 days;**

• as to ⁷ **40%** to ³ **my Mother, Wendy June Winter** but only if ⁵ **my Husband does not survive me for at least 30 days;**

• as to ⁷ **20%** to ³ **my Sister, Jane Nancy Winter** but only if ⁵ **my Husband does not survive me for at least 30 days.**

JRS
NF
MF

8* I ~~now FORGIVE~~ any debt and monies owing to me by _____ and direct that they not be included in my estate as an asset. The debt forgiven by the operation of this clause does/ does not form part of any gift made by me in this Will to _____

9* IF ANY BENEFICIARY does not survive me by at least 30 days but leaves descendants alive at the time of my death, the descendants of the deceased beneficiary will take per stirpes as tenants in common in equal shares the share of my estate that the deceased beneficiary would otherwise have taken.

10* I DECLARE that my Trustee will have the power, in addition to any other powers conferred by this Will or the law applicable to succession or trusts, to pay or apply, transfer, appropriate or hand over to any beneficiary any part of my estate in specie or in its actual state of investment in or towards satisfaction of such beneficiary entitlements under this Will and whether with or without his or her consent or the consent of any other person.

MRS
NF
MF

11* I ~~DECLARE that my Trustee will have the power to postpone the payment or giving to any beneficiary of a gift under this Will until such beneficiary has attained the 8 years of age.~~

12* MY TRUSTEE will have an absolute discretion in respect of all decisions made by my Trustee and may exercise such discretion even though my Trustee may derive a benefit from such discretion. My Trustee will not be liable for any loss or damage arising from the exercise or failure to exercise any power however the loss or damage may arise (other than dishonesty). My Trustee must be indemnified for all costs, expenses and losses incurred by my Trustee in respect of my estate.

12* IF MY TRUSTEE performs professional services for my estate, my Trustee is entitled to charge reasonable fees for performing those services and that charge takes priority over all gifts to beneficiaries.

13* I DIRECT that my body be ~~*available for research/cremated/~~ buried and ⁹ **buried in the Eastern Suburbs Christian Cemetery.**

DATED **1 October 2014.**

This Will was signed by me and each of the witnesses in the sight and presence of all of us:

M. Stone

MY SIGNATURE

N. Fanders

WITNESS' SIGNATURE

Neil Richard Fanders

WITNESS' FULL NAME

10 Honey Avenue, Springfield NSW 2222

WITNESS' RESIDENTIAL ADDRESS

Entrepreneur

WITNESS' OCCUPATION

M. Fanders

WITNESS' SIGNATURE

Mary Catherine Fanders

WITNESS' FULL NAME

10 Honey Avenue, Springfield NSW 2222

WITNESS' RESIDENTIAL ADDRESS

Missionary

WITNESS' OCCUPATION

Neither witness nor his/her spouse receives any benefit under this Will.

*delete as applicable (if not applicable, rule through)

¹ insert your full name

² insert your residential address

³ insert relationship to you and full name

⁴ insert description of asset

⁵ insert any condition on the gift being made

⁶ insert amount of money

⁷ insert percentage

⁸ insert age

⁹ insert burial or other instructions

Note: You and your witnesses must initial any deletions you make to your Will

Person with a spouse and young children (example only)

THIS IS THE LAST WILL AND TESTAMENT of me ¹**Mary Rebecca Stone** of ²**10 Harmony Road, Elizabeth Bay, New South Wales**.

1 I REVOKE all prior wills and testamentary dispositions made by me and declare this to be my last Will and Testament.

MRS
NF
MF 2 I APPOINT ³**my husband, Mark William Stone ("my Husband")** and I appoint ~~my wife, Jane Nancy Winter~~
(or, if *he/she/they *does not/de not survive me for at least 30 days or *is/are unable or unwilling to so act,
³**my solicitor, Able Wright of Legal Advice & Co.**) to be my executor(s) and trustee(s) of this Will. The
expression "my Trustee" whenever used in this Will means and includes my executors, executrices and trustees
for the time being. If there is more than one Trustee at any time, my Trustees must act by majority vote in all
respects.

MRS
NF
MF 3* IF *MY HUSBAND/MY WIFE does not survive me for at least 30 days, I appoint ³**my sister, Jane Nancy Winter** (or, if *he/she/they *is/are unwilling or unable to so act, ³**my friends, Selma Rebecca Summer and Ted Paul Summer**) ("**Guardian**") to be the testamentary guardian(s) of my minor child/children
("my Children").

4* I DIRECT that my Trustee pay all my legal debts and funeral and testamentary expenses (including all death,
estate and succession duties (if any) which may be payable upon or in consequence of my death) as soon
as practicable after my death. If any asset is protected from claims by any creditors (or some of them) this
direction does not prejudice that protection.

MRS
NF
MF 5* I GIVE the following gifts of specific assets:
• ⁴~~my car, a 2015 Ford Focus~~ to ³~~my son, Jack Neil Stone~~
*but only if ⁵~~my son, Jack Neil Stone, survives me for at least 30 days~~;
• ⁴~~my house, 10 Harmony Road, Elizabeth Bay, New South Wales~~ to ³~~my daughter, Gill Edith Stone~~
*but only if ⁵~~my daughter, Gill Edith Stone, survives me for at least 30 days~~.

MRS
NF
MF 6* I GIVE the following gifts of money:
• ⁶**\$5,000** to ³**my sister, Jane Nancy Winter**
*but only if ⁶~~my sister, Jane Nancy Winter, survives me for at least 30 days~~;
• ⁴**\$** to ³~~my son, Jack Neil Stone~~
*but only if ⁵~~my son, Jack Neil Stone, survives me for at least 30 days~~.

7 I GIVE the balance of my estate (both real and personal and wherever it may be located) ("my Remaining
Estate") to:

- as to ⁷**100%** to ³**my Husband** *but only if ⁵**my Husband survive me for at least 30 days**;
- as to ⁷**100%** to ³**my children Jack Neil Stone and Gill Edith Stone to share equally** but only if
⁵**my Husband does not survive me for at least 30 days**;
- as to ⁷**100%** to ³**my parents Peter Robert Winter and Wendy June Winter to share equally** but only if
⁵**my Husband and my children do not survive me for at least 30 days**.

JRS
NF
MF

8* I ~~now FORGIVE~~ any debt and monies owing to me by ~~_____~~ and direct that they not be included in my estate as an asset. The debt forgiven by the operation of this clause does/ does not form part of any gift made by me in this Will to ~~_____~~

9* IF ANY BENEFICIARY does not survive me by at least 30 days but leaves descendants alive at the time of my death, the descendants of the deceased beneficiary will take per stirpes as tenants in common in equal shares the share of my estate that the deceased beneficiary would otherwise have taken.

10* I DECLARE that my Trustee will have the power, in addition to any other powers conferred by this Will or the law applicable to succession or trusts, to pay or apply, transfer, appropriate or hand over to any beneficiary any part of my estate in specie or in its actual state of investment in or towards satisfaction of such beneficiary entitlements under this Will and whether with or without his or her consent or the consent of any other person.

MRS
NF
MF

11* I DECLARE that my Trustee will have the power to postpone the payment or giving to any beneficiary of a gift under this Will until such beneficiary has attained the ⁸ **21** years of age.

12* MY TRUSTEE will have an absolute discretion in respect of all decisions made by my Trustee and may exercise such discretion even though my Trustee may derive a benefit from such discretion. My Trustee will not be liable for any loss or damage arising from the exercise or failure to exercise any power however the loss or damage may arise (other than dishonesty). My Trustee must be indemnified for all costs, expenses and losses incurred by my Trustee in respect of my estate.

13* IF MY TRUSTEE performs professional services for my estate, my Trustee is entitled to charge reasonable fees for performing those services and that charge takes priority over all gifts to beneficiaries.

14* I DIRECT that my body be ~~*available for research/cremated/buried~~ and ⁹ **buried in the Eastern Suburbs Christian Cemetery.**

DATED **1 October 2014.**

This Will was signed by me and each of the witnesses in the sight and presence of all of us:

M. Stone

MY SIGNATURE

N. Fanders

WITNESS' SIGNATURE

Neil Richard Fanders

WITNESS' FULL NAME

10 Honey Avenue, Springfield NSW 2222

WITNESS' RESIDENTIAL ADDRESS

Entrepreneur

WITNESS' OCCUPATION

M. Fanders

WITNESS' SIGNATURE

Mary Catherine Fanders

WITNESS' FULL NAME

10 Honey Avenue, Springfield NSW 2222

WITNESS' RESIDENTIAL ADDRESS

Missionary

WITNESS' OCCUPATION

Neither witness nor his/her spouse receives any benefit under this Will.

*delete as applicable (if not applicable, rule through)

¹ insert your full name

² insert your residential address

³ insert relationship to you and full name

⁴ insert description of asset

⁵ insert any condition on the gift being made

⁶ insert amount of money

⁷ insert percentage

⁸ insert age

⁹ insert burial or other instructions

Note: You and your witnesses must initial any deletions you make to your Will

Person with a spouse and adult children (example only)

THIS IS THE LAST WILL AND TESTAMENT of me ¹ **John Robert Smith** of ² **10 Springfield Street, Springfield, New South Wales**.

1 I REVOKE all prior wills and testamentary dispositions made by me and declare this to be my last Will and Testament.

JRS
NF
MF

2 I APPOINT ³ **my wife, Catherine May Smith ("my Wife")** and I appoint ³ **my son, Daniel Ian Smith** (or, if ~~*he/she/they~~ ^{*}does not/do not survive me for at least 30 days or ^{*}is/are unable or unwilling to so act, ³ **my sister, Judith Michelle King**) to be my executor(s) and trustee(s) of this Will. The expression "my Trustee" whenever used in this Will means and includes my executors, executrices and trustees for the time being. If there is more than one Trustee at any time, my Trustees must act by majority vote in all respects.

JRS
NF
MF

~~3* IF ^{*}MY HUSBAND/MY WIFE does not survive me for at least 30 days, I appoint~~

~~³ _____ (or, if ^{*}he/she/they ^{*}is/are unwilling or unable to so act,~~

~~³ _____ to be the testamentary guardian(s) of my minor child/children ("my Children").~~

4* I DIRECT that my Trustee pay all my legal debts and funeral and testamentary expenses (including all death, estate and succession duties (if any) which may be payable upon or in consequence of my death) as soon as practicable after my death. If any asset is protected from claims by any creditors (or some of them) this direction does not prejudice that protection.

5* I GIVE the following gifts of specific assets:

JRS
NF
MF

• ⁴ **my "Lily of the Valley" painting** to ³ **my son, Daniel Ian Smith**

^{*}but only if ⁵ _____;

JRS
NF
MF

• ⁴ **my piano** to ³ **my daughter, Yvette Smith-Lee**

^{*}but only if ⁵ _____;

JRS
NF
MF

• ⁴ **my gold coin collection** to ³ **my cousin, Brendan Mark Smith**

^{*}but only if ⁵ _____.

6* I GIVE the following gifts of money:

JRS
NF
MF

• ⁶ _____ to ³ _____

^{*}but only if ⁵ _____.

7 I GIVE the balance of my estate (both real and personal and wherever it may be located) ("my Remaining Estate") to:

• as to ⁷ **100%** to ³ **my Wife** ^{*}but only if ⁵ **my Wife survives me for at least 30 days;**

• as to ⁷ **100%** to ³ **my children Daniel Ian Smith and Yvette Smith-Lee to share equally but only if ⁵ my Wife does not survive me for at least 30 days;**

• as to ⁷ **50%** to ³ **my father Abe Mark Smith** but only if ⁵ **my Wife and my children do not survive me for at least 30 days;**

• as to ⁷ **50%** to ³ **my sister Judith Michelle King and my bother-in-law Lenny William King to share equally but only if ⁵ my Wife and my children do not survive me for at least 30 days.**

JRS
NF
MF

8* I ~~now FORGIVE~~ any debt and monies owing to me by _____ and direct that they not be included in my estate as an asset. The debt forgiven by the operation of this clause does/does not form part of any gift made by me in this Will to _____.

9* IF ANY BENEFICIARY does not survive me by at least 30 days but leaves descendants alive at the time of my death, the descendants of the deceased beneficiary will take per stirpes as tenants in common in equal shares the share of my estate that the deceased beneficiary would otherwise have taken.

10* I DECLARE that my Trustee will have the power, in addition to any other powers conferred by this Will or the law applicable to succession or trusts, to pay or apply, transfer, appropriate or hand over to any beneficiary any part of my estate in specie or in its actual state of investment in or towards satisfaction of such beneficiary entitlements under this Will and whether with or without his or her consent or the consent of any other person.

JRS
NF
MF

11* I ~~DECLARE that my Trustee will have the power to postpone the payment or giving to any beneficiary of a gift under this Will until such beneficiary has attained the _____ years of age.~~

12* MY TRUSTEE will have an absolute discretion in respect of all decisions made by my Trustee and may exercise such discretion even though my Trustee may derive a benefit from such discretion. My Trustee will not be liable for any loss or damage arising from the exercise or failure to exercise any power however the loss or damage may arise (other than dishonesty). My Trustee must be indemnified for all costs, expenses and losses incurred by my Trustee in respect of my estate.

13* IF MY TRUSTEE performs professional services for my estate, my Trustee is entitled to charge reasonable fees for performing those services and that charge takes priority over all gifts to beneficiaries.

JRS
NF
MF

14* I DIRECT that my body be *available for research/~~cremated/buried and~~ _____.

DATED **1 October 2014**.

This Will was signed by me and each of the witnesses in the sight and presence of all of us:

Q. Smith

MY SIGNATURE

N. Fanders

WITNESS' SIGNATURE

Neil Richard Fanders

WITNESS' FULL NAME

10 Honey Avenue, Springfield NSW 2222

WITNESS' RESIDENTIAL ADDRESS

Entrepreneur

WITNESS' OCCUPATION

M. Fanders

WITNESS' SIGNATURE

Mary Catherine Fanders

WITNESS' FULL NAME

10 Honey Avenue, Springfield NSW 2222

WITNESS' RESIDENTIAL ADDRESS

Missionary

WITNESS' OCCUPATION

Neither witness nor his/her spouse receives any benefit under this Will.

*delete as applicable (if not applicable, rule through)

¹ insert your full name

² insert your residential address

³ insert relationship to you and full name

⁴ insert description of asset

⁵ insert any condition on the gift being made

⁶ insert amount of money

⁷ insert percentage

⁸ insert age

⁹ insert burial or other instructions

Note: You and your witnesses must initial any deletions you make to your Will

Person in a de facto relationship (example only)

THIS IS THE LAST WILL AND TESTAMENT of me ¹ **Mary Rebecca Stone** of ² **10 Harmony Road, Springfield, New South Wales**.

1 I REVOKE all prior wills and testamentary dispositions made by me and declare this to be my last Will and Testament.

MRS
NF
MF

2 I APPOINT ³ **my partner, Mark William Stone ("my Partner")** and I appoint ³ **my sister, Jane Nancy Winter** (or, if ^{*}he/she/they^{*} does not/do not survive me for at least 30 days or ^{*}is/are unable or unwilling to so act, ³ **my friend Jonathan Paul White**) to be my executor(s) and trustee(s) of this Will. The expression "my Trustee" whenever used in this Will means and includes my executors, executrices and trustees for the time being. If there is more than one Trustee at any time, my Trustees must act by majority vote in all respects.

MRS
NF
MF

~~3* IF MY HUSBAND/MY WIFE does not survive me for at least 30 days, I appoint~~

~~³ (or, if ^{*}he/she/they^{*} is/are unwilling or unable to so act,~~

~~³ to be the testamentary guardian(s) of my minor child/ children ("my Children").~~

4* I DIRECT that my Trustee pay all my legal debts and funeral and testamentary expenses (including all death, estate and succession duties (if any) which may be payable upon or in consequence of my death) as soon as practicable after my death. If any asset is protected from claims by any creditors (or some of them) this direction does not prejudice that protection.

5* I GIVE the following gifts of specific assets:

MRS
NF
MF

• ⁴ **all my jewellery** to ³ **my sister, Jane Nancy Winter**

^{*}but only if ⁵ _____;

• ⁴ **my motorcycle** to ³ **my Partner**

^{*}but only if ⁵ _____;

6* I GIVE the following gifts of money:

MRS
NF
MF

• ⁶ **\$5,000** to ³ **the Salvation Army**

^{*}but only if ⁶ _____;

~~• ⁶ **\$5,000** to ³ **the Smith's Family**~~

~~^{*}but only if ⁶ _____;~~

7 I GIVE the balance of my estate (both real and personal and wherever it may be located) ("my Remaining Estate") to:

• as to ⁷ **50%** to ³ **my Partner** ^{*}but only if ⁵ **my Partner survives me for at least 30 days**;

• as to ⁷ **50%** to ³ **my parents Peter James Winter and Wendy May Winter to share equally** but only if ⁵ **they survive me for at least 30 days**.

JRS
NF
MF

~~8* I now FORGIVE any debt and monies owing to me by _____ and direct that they not be included in my estate as an asset. The debt forgiven by the operation of this clause does/ does not form part of any gift made by me in this Will to _____~~

9* IF ANY BENEFICIARY does not survive me by at least 30 days but leaves descendants alive at the time of my death, the descendants of the deceased beneficiary will take per stirpes as tenants in common in equal shares the share of my estate that the deceased beneficiary would otherwise have taken.

10* I DECLARE that my Trustee will have the power, in addition to any other powers conferred by this Will or the law applicable to succession or trusts, to pay or apply, transfer, appropriate or hand over to any beneficiary any part of my estate in specie or in its actual state of investment in or towards satisfaction of such beneficiary entitlements under this Will and whether with or without his or her consent or the consent of any other person.

MRS
NF
MF

11* ~~I DECLARE that my Trustee will have the power to postpone the payment or giving to any beneficiary of a gift under this Will until such beneficiary has attained the ____ years of age.~~

12* MY TRUSTEE will have an absolute discretion in respect of all decisions made by my Trustee and may exercise such discretion even though my Trustee may derive a benefit from such discretion. My Trustee will not be liable for any loss or damage arising from the exercise or failure to exercise any power however the loss or damage may arise (other than dishonesty). My Trustee must be indemnified for all costs, expenses and losses incurred by my Trustee in respect of my estate.

13* IF MY TRUSTEE performs professional services for my estate, my Trustee is entitled to charge reasonable fees for performing those services and that charge takes priority over all gifts to beneficiaries.

MRS
NF
MF

14* I DIRECT that my body be ~~*available for research/cremated/buried and~~ ⁹ **buried in the Eastern Suburbs Christian Cemetery.**

DATED **1 October 2014.**

This Will was signed by me and each of the witnesses in the sight and presence of all of us:

M. Stone

MY SIGNATURE

N. Fanders

WITNESS' SIGNATURE

Neil Richard Fanders

WITNESS' FULL NAME

10 Honey Avenue, Springfield NSW 2222

WITNESS' RESIDENTIAL ADDRESS

Entrepreneur

WITNESS' OCCUPATION

M. Fanders

WITNESS' SIGNATURE

Mary Catherine Fanders

WITNESS' FULL NAME

10 Honey Avenue, Springfield NSW 2222

WITNESS' RESIDENTIAL ADDRESS

Missionary

WITNESS' OCCUPATION

Neither witness nor his/her spouse receives any benefit under this Will.

*delete as applicable (if not applicable, rule through)

¹ insert your full name

² insert your residential address

³ insert relationship to you and full name

⁴ insert description of asset

⁵ insert any condition on the gift being made

⁶ insert amount of money

⁷ insert percentage

⁸ insert age

⁹ insert burial or other instructions

Note: You and your witnesses must initial any deletions you make to your Will

Last Will and Testament

THIS IS THE LAST WILL AND TESTAMENT of me ¹

of ² _____

1 I **REVOKE** all prior wills and testamentary dispositions made by me and declare this to be my last Will and Testament.

2 I APPOINT ³ _____

and ³ _____

(or, if *he/she/they *does not/do not survive me for at least 30 days or *is/are unable or unwilling to so act,

³ _____)

to be my executor(s) and trustee(s) of this Will. The expression "my Trustee" whenever used in this Will means and includes my executors, executrices and trustees for the time being. If there is more than one Trustee at any time, my Trustees must act by majority vote in all respects.

3* IF *MY HUSBAND/MY WIFE does not survive me for at least 30 days, I appoint

³ _____

and ³ _____

(or, if *he/she/they *is/are unwilling or unable to so act,

³ _____)

("Guardian") to be the testamentary guardian(s) of my minor child or children ("my Children").

4* I DIRECT that my Trustee pay all my legal debts and funeral and testamentary expenses (including all death, estate and succession duties (if any) which may be payable upon or in consequence of my death) as soon as practicable after my death. If any asset is protected from claims by my creditors (or some of them) this direction does not prejudice that protection.

5* I GIVE the following gifts of specific assets:

• ⁴ _____ to ³ _____

*but only if ⁵ _____;

• ⁴ _____ to ³ _____

*but only if ⁵ _____;

• ⁴ _____ to ³ _____

*but only if ⁵ _____

6* I GIVE the following gifts of money:

• ⁶ \$ _____ to ³ _____

*but only if ⁵ _____;

• ⁶ \$ _____ to ³ _____

*but only if ⁵ _____;

• ⁶ \$ _____ to ³ _____

*but only if ⁵ _____.

7 I GIVE the balance of my estate (both real and personal and wherever it may be located) ("my Remaining Estate") to:

• as to ⁷ _____ % to ³ _____

*but only if ⁵ _____;

• as to ⁷ _____ % to ³ _____

*but only if ⁵ _____;

• as to ⁷ _____ % to ³ _____

*but only if ⁵ _____.

8* I now FORGIVE any debt and monies owing to me by ³ _____ and direct that they not be included in my estate as an asset. The debt forgiven by the operation of this clause does/does not form part of any gift made by me in this Will to ³ _____

9* IF ANY BENEFICIARY does not survive me by at least 30 days but leaves descendants alive at the time of my death, the descendants of the deceased beneficiary will take per stirpes as tenants in common in equal shares the share of my estate that the deceased beneficiary would otherwise have taken.

10* I DECLARE that my Trustee will have the power, in addition to any other powers conferred by this Will or the law applicable to succession or trusts, to pay or apply, transfer, appropriate or hand over to any beneficiary any part of my estate in specie or in its actual state of investment in or towards satisfaction of such beneficiary's entitlements under this Will and whether with or without his or her consent or the consent of any other person.

11* I DECLARE that my Trustee will have the power to postpone the payment or giving to any beneficiary of a gift under this Will until such beneficiary has attained ⁸ _____ years of age.

12* MY TRUSTEE will have an absolute discretion in respect of all decisions made by my Trustee and may exercise such discretion even though my Trustee may derive a benefit from such discretion. My Trustee will not be liable for any loss or damage arising from the exercise or failure to exercise any power however the loss or damage may arise (other than dishonesty). My Trustee must be indemnified for all costs, expenses and losses incurred by my Trustee in respect of my estate.

13* IF MY TRUSTEE performs professional services for my estate, my Trustee is entitled to charge reasonable fees for performing those services and that charge takes priority over all gifts to beneficiaries.

14* I DIRECT that my body be *available for research purposes/cremated/buried and ⁹ _____

DATED _____ 20____.

This Will was signed by me and each of the witnesses in the sight and presence of all of us:

MY SIGNATURE

WITNESS' SIGNATURE

WITNESS' FULL NAME

WITNESS' RESIDENTIAL ADDRESS

WITNESS' OCCUPATION

WITNESS' SIGNATURE

WITNESS' FULL NAME

WITNESS' RESIDENTIAL ADDRESS

WITNESS' OCCUPATION

Neither witness nor his/her spouse receives any benefit under this Will.

*delete as applicable (if not applicable, rule through)

¹ insert your full name

² insert your residential address

³ insert relationship to you and full name

⁴ insert description of asset

⁵ insert any condition on the gift being made

⁶ insert amount of money

⁷ insert percentage

⁸ insert age

⁹ insert burial or other instructions

Note: You and your witnesses must initial any deletions
you make to your Will

Your personal history

Fill in the sections below to record some basic details about yourself.

Full Name:	<input type="text"/>		
Date of Birth:	<input type="text"/>	Place of Birth:	<input type="text"/>
Country of Birth:	<input type="text"/>		
Father's Full Name:	<input type="text"/>		
Father's Date of Birth:	<input type="text"/>	Father's Occupation:	<input type="text"/>
Mother's Full Name:	<input type="text"/>		
Mother's Maiden Name:	<input type="text"/>		
Mother's Date of Birth:	<input type="text"/>	Mother's Occupation:	<input type="text"/>
Your Occupation:	<input type="text"/>		

Personal contacts

Use the space below to record some basic details about your life and personal history:

Next of Kin

Name:	<input type="text"/>	Relationship:	<input type="text"/>
Address:	<input type="text"/>	Telephone:	<input type="text"/>

Other Family Members

Name:	<input type="text"/>	Relationship:	<input type="text"/>
Address:	<input type="text"/>	Telephone:	<input type="text"/>
Name:	<input type="text"/>	Relationship:	<input type="text"/>
Address:	<input type="text"/>	Telephone:	<input type="text"/>
Name:	<input type="text"/>	Relationship:	<input type="text"/>
Address:	<input type="text"/>	Telephone:	<input type="text"/>
Name:	<input type="text"/>	Relationship:	<input type="text"/>
Address:	<input type="text"/>	Telephone:	<input type="text"/>

Executor

Name:	<input type="text"/>	Company:	<input type="text"/>
Address:	<input type="text"/>	Telephone:	<input type="text"/>

Solicitor

Name:	<input type="text"/>	Company:	<input type="text"/>
Address:	<input type="text"/>	Telephone:	<input type="text"/>

Doctor

Name:	<input type="text"/>		
Address:	<input type="text"/>	Telephone:	<input type="text"/>

Accountant

Name:	<input type="text"/>	Company:	<input type="text"/>
Address:	<input type="text"/>	Telephone:	<input type="text"/>

Assets, liabilities and other information

Completing this section may assist the Executor of your Estate, your family and any other interested parties to locate important information about your affairs:

Assets

Bank Accounts

Bank:

Branch:

Account Number:

Account Name:

Bank:

Branch:

Account Number:

Account Name:

Bank:

Branch:

Account Number:

Account Name:

Savings / Term Deposit Accounts

Bank:

Branch:

Account Number:

Account Name:

Shares

Company Name:

Number of Shares

1.

2.

3.

4.

5.

Stockbroker:

Telephone:

Insurance Policies

Company:

Type of Policy:

Policy Number:

Sum Insured:

Superannuation

Company:

Account/Policy Number:

Value:

Property

Address:

Location of Title Deeds:

Address:

Location of Title Deeds:

Assets, liabilities and other information (continued)

Motor Vehicles

Make:	<input type="text"/>	Model:	<input type="text"/>
Year:	<input type="text"/>	Registration:	<input type="text"/>
Make:	<input type="text"/>	Model:	<input type="text"/>
Year:	<input type="text"/>	Registration:	<input type="text"/>

Other Assets

<input type="text"/>
<input type="text"/>
<input type="text"/>

Liabilities

Shares

Mortgage

Financial Institution:	<input type="text"/>	Telephone:	<input type="text"/>
Address of Property Mortgaged:	<input type="text"/>		
Location of Title Deeds:	<input type="text"/>		
Loan Number:	<input type="text"/>	Amount of Loan:	<input type="text"/>

Personal Loan

Financial Institution:	<input type="text"/>	Telephone:	<input type="text"/>
Loan Number:	<input type="text"/>	Amount of Loan:	<input type="text"/>

Other Loans

Financial Institution:	<input type="text"/>	Telephone:	<input type="text"/>
Loan Number:	<input type="text"/>	Amount of Loan:	<input type="text"/>

Credit Cards

Financial Institution:	<input type="text"/>	Telephone:	<input type="text"/>
Card Number:	<input type="text"/>	Amount Balance:	<input type="text"/>
Financial Institution:	<input type="text"/>	Telephone:	<input type="text"/>
Card Number:	<input type="text"/>	Amount Balance:	<input type="text"/>

Other Liabilities

<input type="text"/>
<input type="text"/>
<input type="text"/>

Other Information

Health Insurance Provider:	<input type="text"/>		
Member Number:	<input type="text"/>	Telephone:	<input type="text"/>
Medicare Number:	<input type="text"/>		
Organ Donor Number:	<input type="text"/>	Drivers Licence Number:	<input type="text"/>
Passport Number:	<input type="text"/>	Tax File Number:	<input type="text"/>

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