HOW TO WRITE A WILL-GUIDELINES

1. Anyone can write a will but must make sure it is valid otherwise it will be contested or set aside.
2. Ensure you have labelled it Last Will and Testament clearly on top. You can write in any language.
3. Identify yourself with your full names as they appear on your identity card and put your address.
4. Make sure to revoke all former wills you may have written before.
5. Before you write it list all your property big and small including all your debts ie what you owe and what you are owed. Include all the details.
6. Do not forget to include digital assets which you would want to leave to your beneficiaries. Digital assets means things of value which are stored online in whatever format which are of commercial or sentimental value. Digital assets of commercial value include online bank accounts, social media accounts, online insurance accounts eg Ecosure, e-wallets, business plans, presentations, house plans etc. Digital assets of sentimental value include photographs, videos, music, podcasts, books, letters, documents etc. The digital assets must be the valuable intangible things which are online that you would like to pass on to your beneficiaries. You must ensure that you authorise your executor and beneficiaries to access your online accounts and you must give appropriate instructions.
7. Do not list your pension as it is not part of your estate. However list shares and insurance policies that you own.
8. List all your intended beneficiaries. It is not compulsory for your children or relatives to be beneficiaries of your property if you do not want.
9. Select an executor. It is a good idea to talk to the person you have nominated and tell them about the appointment.
10. Nominate an alternative executor in case your first choice cannot take up the appointment. You can appoint two executors to work together.
11. Name a guardian of your choice for minor or dependent children.
12. Simply write out what you want done with your property and be very specific with all the details of the property and the beneficiaries you want to inherit it.
13. A will is not limited to giving things away. You can give instructions and other directions you wish to be carried out that are reasonably attainable. For example you may name schools you want your children to attend.
14. Make sure that whatever you state as your property is rightfully your property and is not disputed.
15. For jointly owned property ensure to state that you are giving away only your share of the property.
16. Seek legal advice if you can afford it.
17. Get two willing witnesses. Witnesses do not have to see what you have written in the will but they must see you signing it. They must both sign every page in your presence and in each other’s presence.
18. Sign every page and ensure to put the correct date when you sign it and every other date that you alter it.
19. You can register a copy of your will at the Master of High Court’s Office but it is not compulsory.
20. Ensure to tell at least one reliable person that you made a will and where to find it in the event of your death.