

Legacies with Octopus Frequently asked Questions

Can you write your Will online?

Yes, you can make an Online Will. Writing your Will, like most things in the world, has gone digital. Octopus Legacy's online system was created by a solicitor and legal team, saves you time and money when making your Will. Additionally, for peace of mind, your Online Will is checked by Octopus Legacy's expert legal team before being sent to you to sign properly, making it legally binding.

Can you write your online Will without a solicitor?

As long as your Will is signed in the presence of two witnesses who then sign your Will too, it will be legally binding. Octopus Legacy's team of expert writers check over each Will to make sure that the information is correct and that it will stand the test of time.

They also offer a Will verification check to confirm it has been signed correctly. Octopus Legacy's Online Will was built by a solicitor and expert legal team. It just requires you to input your own details to be completed.

I'm supposed to get a free Will so why do I have to enter my card details?

You'll still need to enter your card details to finalise the transaction, even though the Will is free. There won't be any charge made to your card. Octopus Legacy do offer a £10 a year subscription service that allows you to make unlimited changes to your Will for free for the first year and only £10 per year after that. You can cancel this service at any time.

They offer this because a Will is a living document, so most people update it every 5 years or every time they have a major life change. Traditionally this was really expensive - involving starting from scratch each time, or paying hefty fees for will amendments (codicils).

Their Will subscription service allows you to easily amend your Will at any point AND save money over time.

What if you need to update your Will?

Most likely you will need to update your Online Will. Life changes and your wishes evolve over time. Which means your Will needs to as well.

Online

The advantage of the Octopus Legacy Online Will service is that you can update it any time. This is free for the first year and only £10 per year after that, which you can opt out of at any time. Just return to your Will dashboard, amend your wishes and click submit. Your Will is then reviewed by their expert team to check it's legally sound before being sent to you to resign, along with witnesses.

Over the phone/in person

You can sign up to an update subscription service for £30 a year, which allows you to book an appointment with one of our Estate Planning Consultants to talk through the changes you'd like to make. We'll then draft a new Will for you to sign and witness.

How do I cancel my subscription, unsubscribe from the Will update service?

To cancel your subscription, you'll need to go to your Will dashboard (<https://octopuslegacy.com/will/dashboard>) then on the right-hand side you'll see a little question mark next to 'Resubmit for checking'. If you hover over that question mark, there should be a prompt to "Manage my subscription" and there you'll find steps on how to cancel the subscription service.

Can I get help printing my Online Will?

You can print your Online Will at home. If you don't have a printer, not to worry. Octopus Legacy offers a print and post service for just £9.99 for exactly that reason. You'll be given this option once you've submitted your Will for checking.

Can I get my LPAs sorted alongside my Will?

Yes you can also sort your health and financial LPAs by booking an appointment with one of our Estate Planning Consultants for £699, and they will:

- Draft and finalise your LPAs (health & financial)
- Take you through the signing process
- Register them with the Office of Public Guardian (OPG) for you
- The cost covers the OPG registration fees (£92 per form)

What if my estate is complex?

There are some cases where you may want to seek legal advice. If you need a trust or have a larger estate, then you may need a complex Will. If you think this might be you, then you can book an over the phone or in person appointment with an Estate Planning Consultant. They can help you find the best option for getting your Will sorted. If you do need a complex Will, the simple aspect of the Will is still free, however you'll receive a no-obligation quote for the additional work needed. Prices start from:

- Single Complex Will: £350 (normally £450)
- Mirror/Joint Complex Will: £600 (normally £750)

How can I write my Will directly with an Estate Planning Consultant?

You can register your interest here https://octopuslegacy.com/online-will?utm_source=charity&utm_medium=website&utm_campaign=charitybau-steelbones&utm_term=bau-na&utm_content=na-generic-website-1 and you'll then receive a call from the Octopus legacy team to book an appointment. Or call Octopus Legacy's Wills team on 020 4525 3605 and quote Steel Bones. They will ask you a few questions about your needs and will book an appointment for you to speak with an Estate Planning Consultant. This can be done either:

- Over the phone
- Via video call
- A home visit
- In office (this will be dependent on location and not always available)

Is my Will free when I write it directly with an Estate Planning Consultant?

Yes, a simple Will is still free in partnership with Steel Bones when you use Octopus Legacy's phone or face to face service. If however, you have a complex estate, the Will writer/solicitor will send you a non-obligated quote for the additional work and you can decide if you want to take it forward or not.

How can I store my Will?

There are different options you can choose from:

- You can store your Will for free within Octopus Legacy's will storage facility with the following measures:
CCTV.
Fireproof & waterproof security.
Simply post your will to Octopus Legacy and they'll verify it's been signed correctly, store it and send you a certificate of proof.
- Or, at home in a secure place.

We also recommend:

- Registering your will with the National Wills Register.
- Telling your executors and family where your will is so it can be found easily.

Why is the Will free?

We've partnered with Octopus Legacy to make it even easier to get your Will sorted and for you to support the causes you care about. Giving a gift in your Will can have a huge impact for charities like us, helping us to make a real difference. But writing your Will can sometimes feel overwhelming and difficult so we wanted to make the process clear and simple for our supporters. We've therefore paid for the Wills to be written at a reduced cost. While many people choose to include a gift in their Will there is no obligation to do so if you wish to use this service.