

letters of wishes

General Advice Disclaimer

Information provided in this document is general in nature and does not constitute financial or legal advice.

Every effort has been made to ensure that the information provided is accurate, but information may become outdated as legislation and new government announcements are made. Individuals must not rely on this information to make a financial, investment or legal decision as it does not take into account their personal circumstance.

Before making any decision, we recommend you consult a licensed adviser or legal practitioner to take into account your particular objectives, circumstances and individual needs.



What is a letter of wishes?

A letter of wishes is a document that provides guidance and clarity to your executor about your wishes. It is written by you, often at the time of updating your will.

Unlike your will, a letter of wishes is not a legally binding document. As such, care should be taken with regards to what to include in your will, compared to what you want in your letter of wishes.

What should you include in a letter of wishes?

A letter of wishes can deal with many different issues, such as:

- Specific wishes regarding your funeral arrangements, burial or disposal of ashes requests
- Instructions to your children's guardians, if applicable
- Directions about the control of entities [such as trusts or companies]
- Wishes about jewellery or gifts or other items of collection
- Wishes about the maintenance of any pets you have
- Instructions regarding your digital assets, including any login details

Your letter of wishes is completely tailored to you, and you may include anything you wish.

There is no right or wrong way to draft your letter of wishes. Most providers have a template document that they supply in an editable format so that you can update it to suit your wishes.

Updating your wishes

You can update your letter of wishes at any time, simply by preparing a new one. Your will should be a robust legal document that, provided your circumstances don't change, shouldn't need to be updated frequently.

Because of its nature, wills also have specific witnessing requirements. A letter of wishes does not have these – it is usually just signed and dated by you. As such, you can update your will frequently with little effort and cost.

If you do prepare or update your letter of wishes, you should store it with your will so that your executor has simultaneous access to both documents to ensure your wishes are followed.