

## THE LAST WILL AND TESTAMENT OF [FULL NAME]

I, [FULL NAME] of [PLACE OF RESIDENCE] and/or [ADDRESS], Accra, being of sound and disposing mind and memory do hereby declare this to be my last will and testament which I make this [ ] day of [MONTH] in the year [20....].

1. I hereby revoke all former Wills, Codicils and Testamentary Dispositions whatsoever made and executed by me before this date and declare this to be my last Will and testament.
2. I constitute and appoint [FULL NAME] [OR WHOEVER YOU CHOSE WHO QUALIFIES IN LAW] X as executor and trustee of this my last will and testament. In case of the death, resignation, refusal or inability of [NAME] to act as such executor, I then name and appoint [NEXT MOST RELIABLE FRIEND/RELATIVE], [ADDRESS OR PLACE OF WORK], as Executor and Trustee. *Note that you do not need two administrators. One will suffice but two is recommended.*
3. I direct my executor to pay all my just debts including my funeral and testamentary expenses, expenses of my last illness and the expenses of the administration of my estate out of the first moneys coming into his/her hands and available therefor. *This is an optional clause. It is advised that if this is to be employed, one should state specifically where the money will be coming from, how it is to be accessed etc and whoever will have the power to access such money. This is necessary because most Wills are read long after burial and if money has been left for funeral expenses, it will be late to make use of it.*

4. My moveable and immovable properties for which I shall leave instructions for are:

*Note that it is advisable to list all assets in as much detail as is available. Bank account numbers, share certificate numbers etc*

a.

### 5. Instructions:

6. [FOR EXAMPLE] Wife

I hereby bequeath to my wife X all the moveable and immovable property that is listed above to hold in trust for her benefit for life and for the benefit of our children exclusively, remainder to the children of our marriage exclusively. *As an option, some people even insist that should their spouse remarry the properties bequeathed to them should revert to the children of the marriage.*

7. [FOR EXAMPLE] Children

I have two sons namely Y and Z. It is my wish, should I die before their mother, X does, that they take care of her in her lifetime. Upon the death of their mother, every property I own or have a share in I hereby bequeath to my two sons, Y and Z mentioned above, equally for their lifetime and then to their children.

8. Residuary

All the rest, residue and remainder of my estate, both real and personal, of whatsoever kind, which I may own in the future or have the right to dispose of at the time of my death, I give, devise and bequeath to my wife **X** under the same conditions as found in clause 6 above. In the event that I am not survived by my wife **X**, I give, devise, and bequeath such residue to my two sons mentioned above for their lifetime and then to their children. They are to consult with **P**, mentioned above as alternative executor and trustee, on the administration of the estate.

9. Attestation

This will is hereby signed by the above named Testator, [FULL NAME] as his/her last will and testament in the presence of us both, being present at the same time, and who at her request and in her presence, and in the presence of each other, have hereunto subscribed our names as witnesses to the execution of this will after the contents were read over and explained to her in English and she seemed fully to understand and approve thereof.

Testator.....

Date.....

WITNESSES (2):

