

The Last Will

and

Testament of

(Insert your Title)____(insert first name)____(Insert your middle name)____(Insert your last name)__

DATED THE ----- DAY OF ----- 20-----

THIS IS THE LAST WILL AND TESTAMENT of,

_____ Insert your Name as stated above _____

[alias _____] [nee _____] of (Insert your Address)

_____ State, Nigeria made this

_____ day _____ 20 _____

1. I hereby revoke all previous testamentary dispositions made by me and declare this to be my last Will.
2. I hereby also appoint as Executor/Trustee of my Will, CardinalStone Trustees Limited with registered address at 5 Okotie Eboh Street, Ikoyi, Lagos.
3. I DECLARE;
 - (a) That whenever the expression "my Executors" shall appear in this Will, it shall be taken to mean my executors for the time being and their successors and assigns. And if there shall for the time being, be no such trustee then the Trustees shall (where the context permits) include the persons or person empowered by statute to exercise or perform any power or trust hereby or by statute conferred upon my trustees and willing or bound to exercise or perform the same.
 - (b) That whenever the word ("child or children)" shall appear in this Will, it shall include the direct blood descendants of the person(s) specified (children, grandchildren, great grandchildren) and any individual that may have been adopted by such person(s) as at the date of his/her/their demise. And no other person or persons shall receive any benefit under this Will under that appellation.
4. I hereby declare that I operate a Retirement Savings Account ("RSA") with personal identification number PEN _____ with _____ (state PFA Name) _____
5. Upon my demise, I bequeath all my monies in my RSA, all terminal and retirement benefit due from my employer and or under the Pension Reform Act 2014 ("the assets") of which I am the sole beneficiary pursuant to the provisions of the Pension Reform Act 2014 to the person(s), institutions, listed below in the proportions indicated against their respective names.

Full names of beneficiary(ies)	Relationship	Address of beneficiary(ies)	Bequest (Amount or %)

6. I further direct that part of the assets may also be applied as follows

7. If any of my above-mentioned beneficiaries specified in this Will dies during my lifetime leaving a child or children, such a child or children shall take equally by substitution the portion of the assets to which such deceased beneficiary would have been entitled if he/she had been living at the time of my death. Where any of my beneficiaries predeceases me without leaving a child or children, such a beneficiary's share shall be taken by my other surviving Beneficiary(ies).

8. I appoint CardinalStone Trustees Limited as Trustee to this my will in respect of any of my beneficiaries who are minors at the time of my demise and I direct CardinalStone Trustees Limited to utilize the entitlements due to the said minor beneficiaries for their benefit in the proportion stated by me above and that CardinalStone Trustees shall continue to hold the balance if any, of such benefits in trust for the benefits of these minor beneficiaries until they each attain ages of 21 years whereupon the residues shall then revert to them respectively in the proportion to which they are entitled. Provided however that this clause would not apply where there are no beneficiaries that are minors at the time of my demise. I desire that any such sums applicable to my minor child/children shall be applied strictly by my Trustee for the education, welfare, upkeep, and health of the said minor child/children and my executor/trustee shall exercise discretion in this regard. To this end, I desire that my Trustee should invest all such applicable sums not immediately in use, in conservative investment outlet(s).

9. I agree that my estate shall bear all legal costs, agents' charges, staff, travel costs probate fees and all expenses properly incurred and paid in the discharge of their duties as well as all pecuniary liabilities that may arise in course of administering my Will (hereinafter called "the charges"). CardinalStone Trustees Limited shall also be entitled to all necessary fees for the execution of my Will. The executors are hereby authorized to deduct the charges from the assets before paying over to the beneficiaries in the proportion stated herein. I also confirm that the Trustees are entitled to deduct reasonable fees for the execution of the portion of my Estate not being my Retirement Savings Account.

10. I declare that my Trustees shall stand possessed of my residuary estate UPON TRUST for the beneficiaries stated in this my Will following the proportion stated in Clause 5 of this Will.

IN WITNESS whereof the said _____ Your Name _____ has hereunto set his/her hand this _____ day of _____ 20_____

SIGNED by the above-named _____ Your Name as written above _____ as his/ her last Will in the presence of us present at the same time who at his/her request in his/ her presence and in the presence of each other have hereunto subscribed our names as witnesses.

Name: _____

Signature: _____

Address: _____

Occupation: _____

Date: _____

Telephone no: _____

Email: _____

Name: _____

Signature: _____

Address: _____

Occupation: _____

Date: _____

Telephone no: _____

Email: _____

I, Dr _____ of _____

_____ hereby confirm that the testator is of sound mind and in good health.

Name: _____

Signature: _____

Address: _____

Occupation: _____

Date: _____

Telephone no: _____

Email: _____