For UK investors only.

Estate planning packages

Brought to you by Octopus Investments, in partnership with Octopus Legacy.

Packages for the legal, practical and emotional side of estate planning.

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Planning for the future

Estate planning is about more than protecting your wishes. It's about making life easier for the people you love when you're no longer here.

With the estate planning packages, created by Octopus Investments and Octopus Legacy, your family will have the gift of an expertly crafted estate plan that stands the test of time, and support in navigating the legal, practical and personal challenges that come after a loss. By removing the paperwork, legal processes, and endless admin, we create space for the people you love to focus on what really matters at one of life's hardest moments.

As an Octopus Inheritance Tax Service (OITS) or OITSPlus customer, you'll have access to two different packages at preferential rates. The Classic package is available for customers that have invested more than £250,000 and the Premier package for customers that have invested more than £500,000. These thresholds are assessed net of any subsequent withdrawals.

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About Octopus Legacy

Sam Grice, CEO and Founder of Octopus Legacy and his mum

Today, Octopus Legacy has helped over 700,000 people to plan for death and find support after loss

Octopus Legacy, part of the Octopus Group, was founded to make life easier for the people left behind after loss by helping people to plan for death and find support after loss.

The company's origins are deeply personal: when Sam, the founder, lost his mum at 27, he found himself trying to navigate the legal jargon, paperwork and emotional decisions that come after someone dies — all whilst grieving. He knew others were navigating the same challenges, so he set up Octopus Legacy.

As a rapidly growing estate planning and bereavement support provider in the UK, their compassionate experts guide customers through every step of life's journey.

This includes:

- Writing wills and wills with trusts
- Creating lasting powers of attorney
- Probate and estate administration
- Professional executorship
- Secure will and legal document storage
- Bereavement support
- Helping people to shape their legacy – sharing stories, advice, recipes and voice notes

Their approach blends legal expertise with empathy and reassurance. They help customers navigate some of life's most challenging moments, creating space to focus on what matters.

This is why Octopus Investments chose to partner with Octopus Legacy: their human-centred approach complements our own experience in supporting bereaved families, and together we can offer a more comprehensive, compassionate service.

About the partnership

Octopus Investments and Octopus Legacy share the belief that estate planning should be easier, more human, and better connected.

By combining Octopus Legacy's legal, practical and emotional expertise in estate planning with the support offered by Octopus Investments' Intergenerational Planning team, we provide end-to-end support for clients and their loved ones — while they are planning, and after they're gone.

Planning ahead

Advisers help clients think through how they want to pass on money and assets. Octopus Legacy ensures their wishes are protected in life and in death — by putting the right documents in place, such as wills and lasting powers of attorney and by storing them securely.

Support when someone dies

Our Intergenerational Planning team helps advisers, executors and beneficiaries understand what happens to the client's investments held with Octopus Investments when they die, including valuations, paperwork requirements and how the investments are passed on.

Octopus Legacy provides legal, practical and emotional support after loss - from closing down accounts to the wider probate and estate administration process.

Keeping everything connected

Together, we help ensure legal documents, financial planning and the probate process fit together smoothly, so families are not left trying to make sense of everything alone.

The Classic and Premier estate planning packages

These packages bring together the essential documents, practical support and personal touches that make estate planning easier whilst you're here, and simpler for the people you love when you're gone.

These packages are available to eligible OITS or OITSPlus customers.

	Classic estate planning package	Premier estate planning package
Minimum advised investment in OITS or OITSPlus	£250,000+ (£400,000+ for joint portfolios)	£500,000+ (£800,000+ for joint portfolios)
Value of included services (per investor)	At least £2,500	At least £5,000
Estate planning essentials		
Will or will with trust	✓	✓
Lasting Powers of Attorney	✓	✓
Protect your wishes		
Legal document verification	✓	✓
Secure physical storage for your legal documents	✓	✓
Unlimited access to storage – adding or retrieving documents	✓	✓
Unlimited will updates	✓	✓
Your legacy		
Legacy Box	✓	✓
Legacy Films	✗	✓
Bereavement support		
Support for your executors	✓	✓
Exclusive discounts on probate services	✓ (25% discount on the probate bill; capped at £4,000)	✓ (50% discount on the probate bill; capped at £8,000)

About the packages and their benefits

Estate planning essentials & protecting your wishes

Will & will with trust

Octopus Legacy can help you have a say in what matters most by writing or updating your will - including a will with trust.

Not only that, but they'll also help you to:

- Ensure your will is signed correctly, making it legally binding
- Store your will securely in their professional, world-class accredited legal document storage facility, protected from fire and water damage
- Update your existing will for free in the future - as is recommended every five years, or any time you experience a major life change

Lasting Powers of Attorney (LPA)

Lasting Powers of Attorney allow you to choose someone you trust to make decisions on your behalf if you're ever not able to, because of illness, an accident, or if you lose mental capacity.

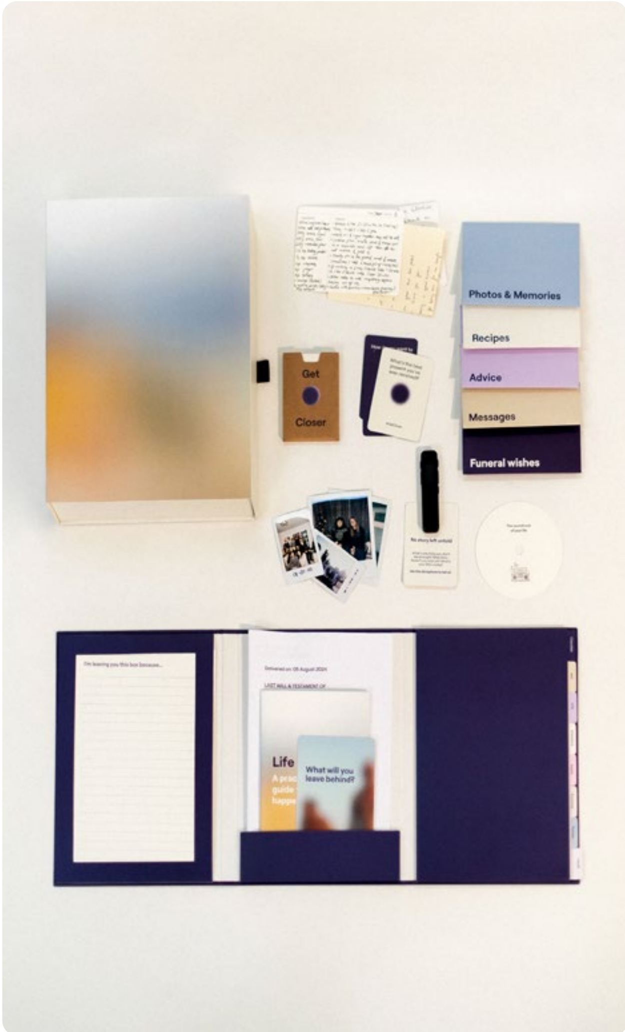
Without LPA, even a spouse wouldn't have the right to make decisions on your behalf; if anything happened to you, they would need to apply to the Court of Protection to be able to advocate for your wishes. This is an expensive and lengthy process.

Octopus Legacy can help you create LPA simply and correctly.

Your legacy

Legacy Box

Your package includes a Legacy Box, a practical and personal toolkit designed to support the people you love after you're gone. It stores essential documents like your will and account details, alongside meaningful items such as letters, voice recordings and personal messages.



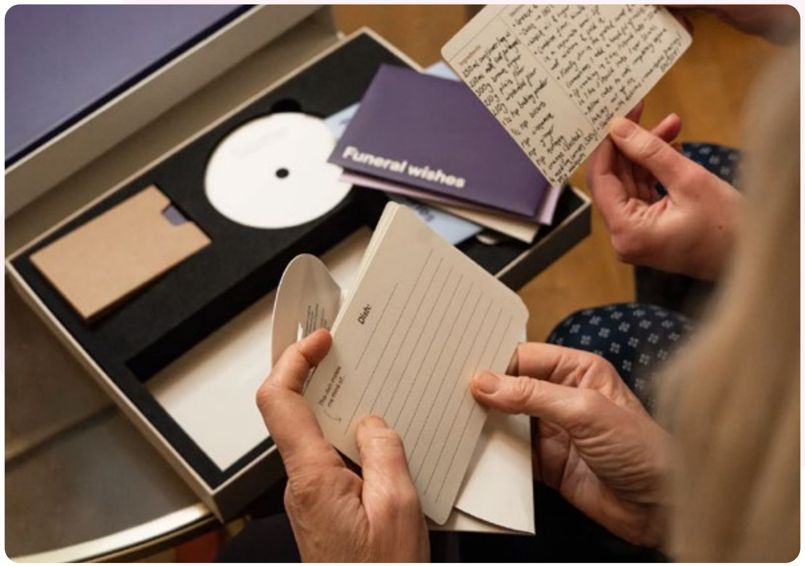
It's a simple, step-by-step guide that takes the guesswork out of what comes next. From legal and financial support to heartfelt messages, it ensures my family has everything they need after I die - practical help, a source of emotional comfort, and a lasting reminder of the love and memories we've shared.

– Linda, Legacy Box Customer

Legacy Films (Premier only)

Octopus Legacy's film crew will capture the stories that matter from your life, or of someone you love, and help you preserve them forever. They will help you bottle the unique stories, messages, or memories that will really be treasured for years to come.

You can choose who features in the video - it could be you, or someone you love. From family tales to personal messages, leave no story left untold.



Bereavement support

Support for your executors (and you)

The role of executor involves a lot of work and significant legal responsibility at an already difficult time.

Octopus Legacy and Octopus Investments' Intergenerational Planning team work together to make the process easier.

Support includes:

- Help your family locate your will with a storage certificate
- Probate consultation to explain if probate is needed
- Clear, tailored plan if executors handle probate themselves
- Application support call before submission
- Expert probate support if required, with transparent fixed fees and an exclusive discount*

This support is also available for you if you ever need to act as an executor.

Discounts on probate

As an OITS or OITSPlus customer, you'll have exclusive, unmatched discounts to Octopus Legal Services' probate services. Octopus Legal Services is an SRA-regulated subsidiary of Octopus Legacy.

Classic estate planning package:

- You'll get: 25% discount on the probate bill; capped at £4,000*

Premier estate planning package:

- You'll get: 50% discount on the probate bill; capped at £8,000*

*These exclusive discounts apply when an OITS or OITSPlus customer dies

Sarah's story

"It felt like I was drowning in paperwork."

When there's no plan, the burden falls on family

When Sarah's father died unexpectedly, she became responsible for administering his £1.8m estate. He had managed everything himself, with very little written down. Sarah assumed she could cope on her own.

She quickly realised she couldn't.

The emotional reality

The first weeks were overwhelming:

- Banks and providers wouldn't share information without probate
- Beneficiaries wanted answers she couldn't yet give
- Sibling tensions grew as responsibility felt unclear
- Every call and form was a reminder of her loss she hadn't yet had time to grieve

A difficult choice

Probate turned out to be legally technical, emotionally draining, and unfamiliar. Sarah faced two unappealing options:

- Do it alone, risking mistakes, delays and HMRC late payment interest
- Use a solicitor with estimated average costs of £18,000 - £36,000+

Neither felt right.

From panic to progress

Because her father was an OITS customer, Sarah received support from Octopus Legacy and benefited from 25% off[1] the full administration probate service. This expert support paired with guidance from Octopus Investments' Intergenerational Planning team simplified the process, created space for her to focus on what matters and eased family tensions.

"It was the difference between panic and progress."

[1] Capped at £4,000

Getting probate support with Octopus Legacy could save you thousands of pounds

Sarah found herself responsible for administering her father's estate, valued at around £1.8 million, including:

- the family home (approx. £900,000)
- a rental property (approx. £300,000)
- ISAs and cash savings (approx. £100,000)
- an OITS investment (£500,000)

Below is a summary of the probate costs, comparing an average probate provider to taking advantage of the Classic or Premier estate planning package benefits.

	Average probate provider	**Classic estate planning package** 25% off[2]	**Premier estate planning package** 50% off[2]
Grant of probate only	~£895-£3,500[1] +£300 Government Probate Fee	£438.75 (£967.50 including IHT Forms) +£300 Government Probate Fee	£292.50 (£645 including IHT Forms) +£300 Government Probate Fee
Full administration	£18,000–£36,000+[3]	£6,000–£9,000[4]	£4,000–£6,000[4]

[1] Depending on the firm and which services are included
[2] When the OITS or OITSPlus investor dies
[3] Estimated average cost is 1%+ (£18,000+) of £1.8 million
[4] Capped at £4,000 for Classic estate planning package and £8,000 for Premier estate planning package

How to access these services

Speak to your financial adviser.

Important information

The support offered by Octopus Legacy is provided to eligible investors in the Octopus Inheritance Tax Service (OITS) and OITSPlus.

OITS and OITSPlus are discretionary managed portfolio services investing in one or more unquoted companies expected to qualify for Business Relief. There are key risks to consider:

- They are high risk investments. The value of an investment, and any income from it, can fall as well as rise.
- You may not get back the full amount you invest.
- Tax treatment depends on individual circumstances and may change.
- Unquoted shares can be more volatile and harder to sell.
- For OITSPlus investors, the benefits offered by Octopus' Insurance Policy only apply to eligible deaths. Ineligible deaths, or a misrepresentation in the health declaration, could result in the Insurer refusing to settle a claim under the Insurance Policy.

Investors should make decisions based on the product brochure and Inheritance Tax Products Terms and Conditions at octopusinvestments.com. This document does not constitute advice on investments, legal matters or taxation.

Our illustrative customer scenario is designed to help advisers and clients develop suitable strategies. It does not provide recommendations or advice on investments, taxation, legal matters, or anything else.

Our tax-efficient investments aren't suitable for everyone. Any recommendation should be based on an holistic review of a client's financial situation, objectives and needs. Advisers and clients should also consider the impact of charges related to Octopus' investment products, and consider that our estate planning packages are not the only services available.

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