

**A Simple Guide on  
How to Write your Crypto WILL on Octowill**

Method & Content  
Term, Policy and Procedures

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## 1.0 Preamble

When you write your Crypto WILL with Octowill, you Will be entitled for the following services.

- a) Writing, Printing and Storing of your Crypto WILL
- b) Lifetime Custodial Service
- c) Editing of the Will contents
- d) Appointment of an automated online executor service
- e) Assignment of a Trustee(s) service if necessary
- f) Communication with the exchange for execution of instructions on your Crypto WILL
- g) Filing a claim with exchanges on your behalf and on behalf of your beneficiaries
- h) Assist wallet to wallet transfer of the Crypto asset (your wallet to beneficiary's wallet)
- i) Assist your beneficiary where necessary to receive and store the crypto in their wallets
- j) A complete 24 hours worldwide customer service
- k) Payment options - Online transfer, Credit Card, Fiat and Crypto

Note: (a fee may be applicable for some services)

The Octowill team welcomes you aboard our platform and we hope you find the process of writing your Crypto WILL seamlessly easy and straight forward.

You may update any information on your Crypto WILL as often as you prefer. You may do so anytime during your lifetime by logging onto the Octowill system. You may print the updated Last Crypto WILL and Testament anytime you need it.

## 2.0 Follow this step by step process as described below to write your Crypto WILL.

- Step 1 - Create your Profile (under My Profile)
- Step 2 - Create your beneficiary Listings (under Manage Beneficiary)
- Step 3 - Assign minimum 3 or more Trusted Person (under Manage Trusted Person)
- Step 4 - Create and Assign the Trigger Protocols (under Manage Trigger)
- Step 5 - Now you can Write your Crypto WILL – (under Create my Crypto WILL)
- Step 6 - View all details or make necessary changes before confirming and Making Payment
- Step 7 - Print and Store your Crypto WILL

Note 1: Your Crypto WILL is Cryptographically Encrypted and Digitally Signed. It DOES NOT require any other form of signature.  
However, some primitive state laws require physical presentation of the WILL. If you desire, you may PRINT the WILL after making the necessary payments. In this case, you Will be required to place your signature and witnessed by a minimum of 2 qualified persons on the last page as provided.

Note 2: There is an additional form included for your convenience to make records of your wallets and store them at your own discretion. This form DOES NOT form part of the WILL and is for your record and safe keeping ONLY.

## 3.0 Managing your Profile (on Octowill system)

in this section, you are required to provide all information regarding yourself as accurately as possible and keep it current and updated as often as possible.

The process of your KYC is absolutely necessary and critical as this information Will be used to identify, verify, validate and authenticate your information. This Will assist expeditious handling

and administration of your WILL. The nominated person(s) of interest or beneficiaries rely on this information for future references. You are required to keep the information updated and current as often as possible. Failure to provide adequate and accurate information may result in your Crypto WILL becoming non-executable or invalid.

You may make amendments to your profile and KYC as often as you deem necessary. You may do so anytime during your lifetime by logging onto the Octowill system. All changes Will be updated automatically, and the information Will appear on your latest WILL. You may print the latest and updated version of your WILL anytime you need it.

Please include clear and current images when uploading KYC information. This Will ensure your WILL remain executable and Valid.

#### **4.0 Manage your Beneficiaries List (on Octowill system)**

Here, you build a list of all your intended beneficiaries. Your beneficiaries are any leaving person whom you intend to pass your Crypto wealth upon your demise. You may add or remove beneficiaries, change or amend their information as often as you like even after writing the WILL.

The process of updating your beneficiary's profile and personal information is FREE. You may add any number of beneficiaries onto "Manage my Beneficiary listing" at no charge. You may make amendments to beneficiary details and do so anytime during your lifetime by logging onto the Octowill system. All changes Will be updated automatically onto the Octowill System.

Updating beneficiary information does not change contents of your Will. However, adding a beneficiary or removing a beneficiary to the Will invalidates the old Will and requires generating a new WILL. You may print and sign the new WILL as the old one Will no longer be relevant. There may be a fee for adding or deleting a beneficiary to your existing Will.

You are recommended to submit a full KYC of your beneficiary and upload clear copies of documents. This will enable smooth processing of their Claims after your demise.

You can choose to inform your beneficiaries of their nomination upon writing the WILL or you can choose Octowill to inform them after your demise. You may select the option whereby you want to keep their appointment secret. You are recommended to keep their information up to date as it Will be essential part of the claim and execution process and to assist your beneficiary(s) to file expedient claim.

#### **5.0 Manage Trusted Person**

You are required to appoint a minimum of 3 (three) trusted person. These persons must be well known to you and trusted by you. Trusted persons are critical in establishing your wellbeing and whereabouts, to establish proof of death and to verify other critical information. This process is a must for completing the Crypto WILL writing process. The more accurate information you provide Will determine how easy it is for your beneficiaries to receive your Crypto Wealth. You may build a list of all your trusted persons on the Manage Trusted Persons page and you can select a minimum of 3 of them from time to time as the trusted person on each Will you write.

You can nominate different Trusted Persons to different wallet and beneficiary assignment. The trusted person may be contacted by Octowill or the Executor to verify required information when necessary. The service for adding trusted person as well as changing and updating their information is free and you may do so as many time during your lifetime.

It is highly recommended that the appointed trusted person be informed regarding their appointment as soon as possible however you may select the option whereby you want to keep their appointment secret. You can choose Either to allow Octowill system to inform them now (via email) or contact them in future when verification is required. You are recommended to keep their information up to date as it Will be essential part of the claim and execution process and to assist your beneficiary(s) to file expedient claim.

You may update their information as often as you prefer by logging in into the Octowill system. There are no charges for adding or removing trusted person.

## 6.0 Manage Trigger Protocols

Triggers, as they are explained are signals used for tracking and how the Octowill system automatically communicates with you. Trigger protocols are designed to allow the Octowill system to contact you from time to time to establish communications and to enquire of your wellbeing. The more triggers you create means it is easier for you to administer your assets while you are alive and allow the system to kick into action when you are demised.

In this protocol, you set a time and method on when and how often you want the system to send you a message requiring you to enter a response with a “pre-defined” question and response only known by you. The common methods of establishing contact Will be via telephone, SMS messages, WhatsApp, Facebook ETC. Octowill team Will explore and add future options as they become available.

The triggers Will also be used in the process of “Pulse Tracking” and activation process of secondary protocols for establishing proof of death. It is highly critical that you set phrases you can recall and use for validating your existence and assist during pulse search.

When you respond to a trigger protocol, you are confirming both of these facts:

- 1- You validate your existence to the Octowill system
- 2- You acknowledge that the current Crypto WILL remains as your latest and Last Will and Testament.

## 7.0 Writing your Crypto WILL

You are required to read this Disclosure Sheet before you decide to take up the Will writing service from Octowill and understand the Terms and conditions attached.

The Company develops and deploy the Octowill System - a assignment service that facilitates the transfer of ownership of the crypto wealth located on an exchange wallet or a private wallet from its holder to the intended beneficiaries in the event of the holder’s death (the “Services”). The Octowill

System utilises Blockchain technology and High Abstraction Level (HAL) algorithm to provide positive verification of identities as well as the activation of the protocols for automated transfers of the crypto assets to the intended recipients. WILL Token is the cryptocurrency native to payment for Octowill services.

## **8.0 Octowill System - Terms of Use**

By subscribing to the service and product offered by Octowill, you agree to all terms and policies for writing the Crypto WILL either by:

- 1- Accessing relevant links within our website or by filling up the online application forms
- 2- Subscribing to the assistance of our support staff, agent or consultant
- 3- Making a direct application for Will writing with any of the Octowill Trusted Partners (OTP) worldwide

You understand that when subscribing to this service, one must follow the instructions described under this disclosure. Upon providing the relevant information and making the necessary payment either by crypto currency, online payment, credit card or via any suggested methods, Octowill Will proceed with necessary steps to allow you to write a Crypto WILL and present relevant documents to you for signing. The signature of the Will may be in the form of a digital or electronic signature. The process of writing the Will via Octowill may include relevant encryptions, hashing and data storage on the Blockchain. You may print the Will after settlement of relevant payment and subscribe to safekeeping of the Will by choosing the Octowill online custodial service.

This product disclosure explains the Will writing service provided by Octowill and covers most aspects of the Octowill Will writing accordingly. There may be areas where the terms apply specifically to a particular gender, region, location, applicable law, type of Will and carry a specific intention and may differ from one another, therefore you are required to refer to the applicable laws and requirements where there may be any ambiguity.

Even though every effort has been made to ensure legality and validity of the Octowill system and the Crypto WILLs, it is absolutely essential that the Testator/Testatrix consult and seek council where necessary and obtain legal opinions of your own. Octowill provide the service that enable you to write your Will and does not claim to be a legal expert.

The term Testator in Octowill system may refer to both the Testator and/or the Testatrix and refers specifically to you being the person who writes the Will. It is clear that you are the user of the Octowill system and you agree to write the Crypto WILL in all terms provided by Octowill and Octowill shall not be held liable for any interpretation or misconstruction of information or facts other than what it is described by Octowill.

## **9.0 Acceptance of the Terms**

WILL is a document that allow you as the testator to give instruction and appoint beneficiaries who may inherit your asset (either in the form of conventional assets, physical, digital, or crypto assets). Octowill system allows you to write your Crypto WILL via an automated online portal so that you may be able to distribute to the beneficiaries whom you have nominated in the WILL of your Crypto assets described in the Will.

By registering onto Octowill or to write a Crypto WILL or subscribing to any of the Octowill products and services or purchasing Willtoken, you accept all the terms and conditions specified or implied by the company. You also accept and understand the fact that all information provided by you in the Crypto WILL document and in Octowill system are true and correct by nature and Octowill bears no responsibility in correctness of these information. You may be required to update the information provided by you from time to time to ensure validity of those information. A log of your activity on the Octowill system may be maintained by Octowill system for updating and for audit purposes. You also agree to treat information and process disseminated to you as confidential and respect the appropriate proprietary rights. Octowill merely provide you a service to write your Crypto WILL and It does not represent or provide guarantees other than those that are offered by the company. The company, its employees or associates shall not be held liable or accountable in any other way, shape or form for any misunderstanding or misinterpretation of the services provided by Octowill

### **10.0 Privacy policy, secrecy of information and Data protection**

Octowill ensures compliance with the industry standard rules in regard to protection of your data and safeguard your privacy and secrecy of information provided by you. While common information may be maintained on the public ledger, relevant and sensitive data's may be hashed, encrypted and stored on remote servers to prevent unauthorized access. While privacy is not guaranteed, however, secure and industry standard Blockchain tools and technology Will be deployed and used where necessary to safeguard the data and ensure security of information. Octowill Will not divulge, disseminate or share your personal information and data provided by you to any other person or party other than those that may be necessary for executing instructions on your Crypto WILL.

### **11.0 Why write a Crypto WILL**

With a valid Crypto WILL, you can ensure your wealth is not lost upon your passing and you can decide to whom you wish to give your assets in pre-identified manner and according to your desire. A valid Crypto WILL allows a smoother process and a shorter time for your dependents to have access and inherit your assets. It also makes it easier for distribution of your assets with minimum hassle to your beneficiaries. Writing a Will may avoid a lengthy and costly court process. With a WILL, you can also appoint the EXECUTOR and a TRUSTEE to manage the assets & distributions without much hassle to your family.

### **12.0 Who qualifies to write a Crypto WILL on Octowill system**

To qualify for writing a Crypto WILL and subscribing to any of the related services, you must be: -

- 1- An individual who are legally allowed to hold a Digital wallet
- 2- Someone who is holding any form of Crypto assets

### **13.0 Signatures on the Crypto WILL**

Crypto WILLS written on Octowill are signed Electronically and are encrypted accordingly on Blockchain using the latest electronic and digital signature technology.

You may also print a copy of the Crypto WILL after settlement of payments for writing the Will and place your physical signatures if you wish to do so. There are several rules regarding this process, which, if not followed correctly, The Crypto WILL may become invalid. In order to make sure that the Crypto WILL is signed and witnessed in the correct manner you should ensure that:

- I. It is signed by you using ink (black)
- II. For Non-Muslim's, it must be witnessed by minimum of two (2) adult witnesses  
Note\* - Witnesses can be either male or female  
For Muslim's, the document must be witnessed by a minimum of  
Note\*
  - a. If the witness is male, then a minimum of two (2) male witness or
  - b. If the witnesses are of mixed gender, then One (1) male witness with (2) female witness or
  - c. If the witnesses are female, then a minimum of four (4) female witness
- III. All witnesses must be at least eighteen (18) years old (21 years for residence of certain states)
- IV. The Testator/Testatrix sign first followed by each witness(s)
- V. Each witness signs with his/her usual signature, followed by his/her printed Name, ID or Passport number & and list down their address.
- VI. All witnesses must be present, and no one leaves the room before the signing is complete
- VII. The witnesses must be a person likely to be traceable if required when you needed.
- VIII. The witness must not be blind.
- IX. The witness must be capable of understanding what they are doing.
- X. The witnesses must not be beneficiaries of the Will.

In order to avoid complications and mistakes of a paper signature, we encourage users of Octowill to sign the Crypto WILL electronically. Please take note that due to nature of execution of the Octowill Crypto WILL system, it is sufficient that your Crypto Instruction be signed Electronically by you alone using the state of art Electronic & Cryptographic Signature deployed by Octowill system on Blockchain.

However, some jurisdictions around the world still follow the old way of interpreting the requirement. Thus, a Digital Signature Will not be sufficient or admissible if the WILL were to be executed via a court proceeding in these countries. Therefore, Octowill also provide a function whereby the Crypto WILL can be printed, Signed and stored the traditional way.

#### **14.0 Validity and enforcement of the Crypto WILL**

Your Crypto WILL is a document of instruction given to your executor for handling your Crypto Estate distribution accordingly. Once the Crypto WILL has been drawn up, it becomes effective after it has been Electronically signed in the Octowill system. Octowill and you acknowledge that the instructions on the Crypto WILL were given by you, having a clear presence of mind and confirm that the Crypto WILL is completed by you and without any undue influence by any parties.

The Crypto WILL you write carries a series of codes that Will verify the version of the Will. The latest and the most recent Will written on the Octowill system and signed electronically supersedes any other previous Will and all instruction on the latest Will shall become enforceable. Your Crypto WILL is constantly updated and Will remain as your latest and most recent WILL. By constantly updating information via Octowill system you are agreeing that the WILL is your latest and final instruction and testament and that it supersedes any other instruction or testaments placed by you to any party or parties in any verbal or written form.

#### **15.0 Writing your Crypto WILL with Octowill**

After receiving the information required, Octowill prepares your last WILL according to your instruction. Octowill system is designed to assists you in preparing your Crypto WILL. The service is offered to you at your convenient and in a very cost-effective manner. By submitting all required



information, signing the Crypto WILL and making the payment you agree and accept all clauses and contents that are inscribed on your Crypto WILL and agree that they shall become enforceable upon your demise.

## **16.0 Appointment of a Trustee or Escrow**

A Trustee may be appointed or Octowill may act as an Escrow if any of your beneficiary under your Crypto WILL is under the age of 18, in which case the Trustee Will be responsible for taking care of their inheritance until they come of age. Alternatively, Trustees may be appointed to manage a Trust that has been set up as part of a Will and holds some (or all) of the Estate. The Trust would need to be managed in line with the terms that have been set out in the Will.

If a Trust is established under the WILL then the Trustees appointed by the Trust become responsible for receiving the inheritance on behalf of the Trust. The Executor Will need to distribute this portion of the Estate to the named Trustees, who are then legally responsible for managing this cash or assets on behalf of the beneficiary or on behalf of the Trust. The Trustees Will need to carry out their role in accordance with the terms set out in the Will.

Should there come into existence any need to engage the services of a trustee, Octowill team may take instructions from your beneficiaries or assist your beneficiaries to appoint a licensed and reliable trustee. In the event where there was no clear instruction on assignment of a trustee, in the interest of executing the Crypto WILL, you have authorised Octowill to act as the trustee or at its discretion appoint a suitable trustee to administer your estate.

In the event recipients of your assets are unable to open a Crypto wallet or they are under the legal age to receive the crypto inheritance, you have included clauses instructing the Crypto Assets to be kept under an Escrow Wallet and be distributed to the beneficiary at the age of maturity.

Neither the Trustee nor the escrow service provider have any power to sell the assets during the process.

The appointed Trustee reserves the right NOT to act as the Executor/Custodian/Trustee If the administration of the assets in described in the Crypto WILL

- a) are on a foreign soil and involves external or international administration
- b) The crypto assets are located outside their jurisdiction of practice

## **17.0 Execution of the Will**

As a Testator, you must nominate someone to administer and ensure the instructions given in the WILL are executed accordingly upon your demise, the appointed party Will need to ensure the legal procedures are followed until complete transfer of your assets to the beneficiaries.

Unique to Octowill Will writing service, the execution process is automated and requires very limited human interference. Therefore, Octowill handles the process for you and acts as your executor. A small fee is charged for this service. (refer to the table for “fee & charges”)

The process becomes more complicated when contents or instructions on your Will is challenged by your beneficiaries or next of kin. Though your Crypto WILL specifically include clauses that can evert such an action by any party, contestation when faced, can become a costly affair. In this case, cost of administering the Will may vary according to the estate and the legal process involved. In that case, it Will be up to your beneficiaries to handle the process and pay the necessary fee. If Octowill has to handle the process, any ensuing charges may be chargeable to your estate.



As a guiding principle, please refer to schedule 1 for cost charged by Octowill to execute/administer a standard Will according to the automated execution process. (refer to the table for “fee & charges”)

## **18.0 Your responsibilities and obligations as the Testator**

### **1- To write a Will**

- a) The Testator/Testatrix must follow all relevant instructions in Octowill for completing the WILL
- b) The Testator/Testatrix must provide all current and relevant information to Octowill, so it can be incorporated into the WILL
- c) The Testator/Testatrix must pay the WILL writing fee after completing the required information for the service (by purchasing the Will Token)

### **2- Ensuring Validity of the Will**

- a) All information entered by the testator/testatrix must be clear, correct and comprehensive. The Will must also be made in accordance to required regulations and you as the Testator must ensure correctness and validity of all information provided by you in your crypto WILL. Octowill is not be responsible in ensuring all information provided by you are accurate and up to date.
- b) As the testator/testatrix, you are required to make necessary amendments to the WILL from time to time and keep it updated.
- c) Octowill system may keep track of all changes made by you and keep a log of your activity for up to 7 years. Important amendment that effect and change contents of the Crypto WILL may be recorded and presented as Version I, ii, iii, iv etc. The last recorded Version shall become your latest Crypto WILL and contents of that WILL shall become enforceable upon your demise.

## **19.0 Fee and Charges**

There Will be a fee payable for the service of writing your Crypto WILL. However, you may obtain the service Free of Charge when you remain as an active purchaser, user or trader of Will Token, that is native to Octowill and used as payment for services provided by Octowill.

The Will-writing Fee and other associated fee Will be as per values that may be issued during the process of writing the Will with Octowill and they are described under this document and described thereafter as “Schedule 1 - Fee and Charges”. The fee structure may be adjusted from time to time as required to facilitate the services associated to the WILL Service.

Some of the process are chargeable while others may be provided as a free service. However, an invoice Will be generated for the chargeable portions, but payment waived in the event certain conditions are fulfilled whereby you hold a minimum number of Will Token in your wallet and remain as active user and a community member of Will Token.

## **20.0 Custodial and Secure Vault Service**

“Custodial” and “Secure Vault” services are provided by Octowill to its customers via secure Blockchain applications. Custodianship ensures safekeeping of your documents and sensitive information and protects it from any perils, damage or prying eyes. It also prevents the documents from being tempered or unlawfully viewed by others without permission.

A digital Vault is provided by Octowill where you can choose to store all your sensitive documents and data. All information stored in this Vault is hashed and stored in securely encrypted format. This information may be available and accessible by you and your chosen beneficiaries upon your demise. Assigning a beneficiary or a legal entity to access this document ensures that they are not lost or become inaccessible to your intended beneficiaries.

### **21.0 Revocation, Cancellation and Refund Policy**

Octowill stores all WILL's under draft and allow you to make changes to the draft as often as you like until you are satisfied of the content and make the final payment. Upon making the payment, the final WILL document is produced, hedged and hashed on blockchain. The document then become immutable and the transaction is logged into the ledger.

Any new WILL written after the first Version Will be recorded as subsequent version (as vi, vii, viii etc.). The latest version REVOKES any previous version and shall become the final version.

The WILL may be cancelled via the Octowill system only by the testator. The testator may cancel the WILL anytime at their own accord. The cancellation Will be documented and logged into the ledger on Blockchain.

There shall be no refund for any cancelled or revoked WILL.

### **22.0 Where to find more information**

All relevant information regarding Octowill, terms and policies and support services can be found on our website <https://Octowill.io>

Our support staff are always on standby to answer your queries and concerns. We also have a call center that Will handle all your queries during working hours. There is also an FAQ on our website. You may also email to us at the emails provided on our website.

### **23.0 How to file a complaint or get advice**

You may fill up the relevant forms on our website and we Will ensure your queries are attended to in a timely manner.

