

adeus Guide for Expats

Peace of mind for you and your family, wherever you are



There is a particular moment that arrives once the move is done. The boxes are unpacked, the children are finding their feet at a new school, and the version of your life that once fitted inside one country is now spread across two. It is exciting. It is also, when you stop to look at it properly, a great deal to hold in your head.

Most of us don't stop to look. We mean to. We tell ourselves we'll get organised once things settle, and then they never quite do, because that is the nature of a life lived across borders. There is always another renewal, another account, another form in another language.

If your move came with an employer behind it, some of this can feel handled. A good HR team or relocation company will smooth the logistics at the start: the visa, the shipping, the first few weeks in a new place. What they rarely reach is the personal side, the accounts, the documents and the private arrangements that are yours alone and quickly become the most tangled part of the picture. And if you go on to localise, trading the assignment package for a permanent local contract, even that early support falls away, and it is all on you.

You are far from alone in this. Around 5.5 million British citizens now live abroad, and the numbers leaving each year are higher than anyone previously realised. Behind every one

of those numbers is a family working out where the important things are kept, who would know what to do, and how anyone would find any of it if the person holding it all in their head suddenly couldn't.

It can be an uncomfortable thought, so most of us look away from it. This guide gently asks you not to. Not out of worry, but out of care for the people who moved with you, or who you left at home. They deserve to be able to cope if something happens to you far from where they can easily reach help. Getting organised is one of the most practical acts of love you can offer them.

This guide walks through what a cross-border life asks you to keep on top of, the things worth thinking about before you need to, and the one document that still matters wherever in the world you live: a will in your home country..

This guide is divided into seven sections:

- I. A life spread across borders
- II. What a borderless life asks you to keep track of
- III. The harder half: could anyone else find it?
- IV. Your will, and what happens without one
- V. Where to start
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I. A life spread across borders

Think about where the important parts of your life are actually kept. A current account at home you forgot to close. A local account in whichever country you last settled for a while. A pension sitting with a former employer two jobs ago. Government IDs and tax numbers in more than one system. Visa and immigration paperwork you'll need again at the next border. Insurance, a handful of subscriptions, and increasingly some savings or investments held only as an app on your phone.

The problem was never that these things don't exist. It is that they exist everywhere and nowhere. There is no paper trail, no kitchen drawer, no folder anyone else could open. It all lives in your memory and across a dozen logins, and memory is a poor filing system at the best of times.

Three things make a borderless life harder than it needs to be: the complexity of holding it all together, the cost in money and stress when something slips, and the

inconvenience of never quite knowing where anything is. Most of this guide is about making those three more manageable.

II. What a borderless life asks you to keep track of

There are no strict rules about this, and you don't need to tackle it all at once. But it helps to see the whole picture in one place. For a life lived on the move, the things most worth recording and keeping safe tend to be:

- **Bank and savings accounts** in every country you hold them, including the sort that only exist as an app.
- **Pensions and investments**, especially any left behind with former employers or in countries you have since left.
- **Government IDs and documents**: passport, national insurance or tax numbers, driving licence, and any local equivalents you've picked up along the way.
- **Visas and immigration papers**, with renewal and expiry dates, so nothing lapses while you're between places.
- **Insurance**: health, travel, gear and any other cover you hold.
- **Subscriptions and ongoing commitments** that would otherwise keep running, or stop, without anyone noticing.
- **Cryptocurrency and digital wallets**, which deserve special care, because without the keys or access details they can be lost for good.

If you have children, add the documents that keep their lives running: school and medical records, vaccination details, and anything a partner would need to step in without missing a beat.

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III. The harder half: could anyone else find it?

Even when you keep all of this somewhere, a second problem hides behind the first. Storing things neatly solves only half of it. The other half is access: whether, at that key moment it matters, the people you trust could actually reach what they need without a treasure hunt.

It is worth thinking now about who those people are, whether they would know where to look, and whether at least one of them knows where to start. Most people have never had that conversation. It isn't a comfortable one, but it is far kinder to have it now than to

leave someone to work it out under pressure. For a family, this is really about a partner or older children being able to keep the household running if you could not, and it points ahead to your will, and to guardianship and a Letter of Wishes, which we come to next.

There is a subtler gap too. The people who love you back home don't see the daily workings of your life abroad. They don't know your routines, and they don't know the friends and neighbours around you who could actually help, the ones who could be at your door within the hour when family are a long flight and several time zones away. Writing down who those local friends and trusted colleagues are, and how to reach them, can matter as much as any document.

IV. Your will, and what happens without one

Here is the one that people living abroad most often put off, and it is the one that matters most. A life lived across borders does not remove the need for a will in your home country. Often it makes it more important, because your affairs are more tangled than someone who never left.

It is worth knowing how common the gap is. The Money and Pensions Service reports that 56% of UK adults have no will at all, and in 2024 more than 51,000 estates in England and Wales had to be dealt with without one, a five-year high. When that happens, the law decides who inherits, not you, and for a family spread across countries that can be slow, costly and stressful in exactly the moment they can least absorb it.

An expat assignment is usually temporary. Your life may be abroad for now, but your home base and the heart of your estate stay in England and Wales, which is why a will made under that system is the right anchor for your affairs. There are still things worth taking proper advice on while you're away, such as where you count as tax resident and keeping your will up to date as your circumstances change. gov.uk has plain-English guidance on making a will and what happens if you die without one, and a qualified professional can help with anything specific to your situation.

For expats with children, two things deserve particular attention. The first is guardianship. A will is where you can record who you would want to care for your children if you and your partner were no longer able to. Living abroad can make that question more complicated, with family often in another country, which is all the more reason to set your intentions down clearly. The second is a **Letter of Wishes**. It sits alongside a will and, in your own words, explains the things a legal document cannot: how you would want your children cared for, the values you hope carry on, and the practical knowledge only

you hold. It has no legal force, but for the people left to make hard decisions it can be the most valuable thing you leave behind.

V. Where to start

You don't need to sort all of this in an afternoon. The people who feel calmest about their borderless lives are rarely the ones who did it all at once. They're the ones who started, added a little at a time, and kept it up to date as they moved on.

Begin with whatever is most valuable and least visible to anyone else. For most people that is a couple of key accounts and the documents that would be hardest to replace. Everything else can follow at your own pace.

VI. Why we built adeus

I lived this life for more than twenty years. I built a career and a home a long way from where I grew up, on the other side of the world from my parents, who are still eight hours out of step with my day and a twenty-hour journey away. I know the good of it, the freedom and the perspective, and I know the parts nobody puts in the brochure: paperwork in multiple systems, accounts scattered across countries, and the worry that never quite leaves you about what would happen if you couldn't sort it all from a distance.

I also did it the hard way. This was before the smartphone in my pocket, before cloud storage, when getting organised across borders meant paper, post and a lot of hope. Over those years I watched hundreds of friends living the same complicated, cross-border life cope with the unpredictable things it throws at you, usually without any of the tools that would have made it manageable.

adeus was built out of that experience. It is the thing I wish my friends and I had all those years ago: a private, secure place to bring a cross-border life together, so the people you trust can find what they need, when they need it..

How adeus Can Help

Your Digital Vault. Your adeus Digital Vault is a private, secure space where you record and store the information and documents that matter most, then share them only with the people you choose, at the time you choose. Unlike a folder on a laptop or a note in your phone, it is built so the right people can find the right things at the right moment, and no one else can.

It goes where you go. adeus lives in your pocket and in the cloud, so you can reach it from whatever device you happen to have with you, wherever you are and whatever the hour. For a life without a fixed address, that immediacy is the whole point, and we built adeus with it in mind. The technology stays out of the way. What you notice is having it all in one place, and knowing it is protected.

Your will, made simple. adeus also makes wills for England and Wales, made without the traditional complexity, cost and inconvenience, and ready when you are. It is the anchor for your affairs at home while your life happens on the road, and it takes far less time to create and update it than the years most people spend meaning to get around to it.

You moved to give your family a fuller life. Getting organised is how you protect it. Start your adeus Digital Vault today, bring your cross-border life into one secure place, and make sure the people you love could find what they need if they ever had to. When you're ready, your will can follow, made simply and without the usual fuss.

[Click here to find out more](#)

about adeus

Creating a Will and planning your legacy – both real world and digital – can be a complex, time consuming, and at times bureaucratic process.

We're here to simplify things, making it easy and convenient to:

- create your first will
- update it whenever you need
- keep track of your assets and valued possessions
- leave memories, messages and instructions for your loved ones

