

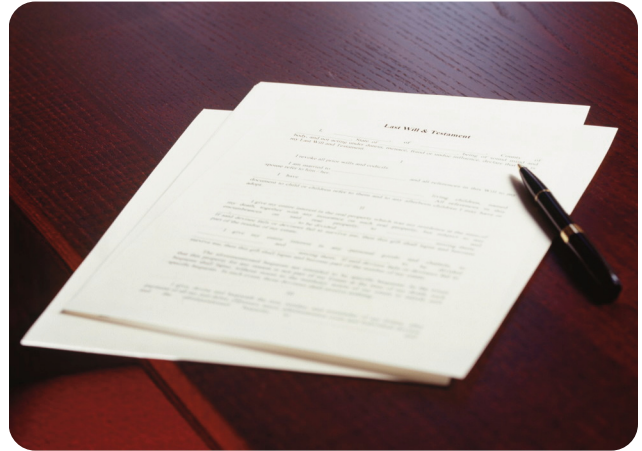
Why a Will is Important

A will is an essential document to anyone with property, or to individuals with children, a spouse, or family members that they wish to receive personal property or family heirlooms.

Without a will, your estate could spend several years in court and possibly lose several thousand dollars in legal fees. Your heirs may never receive assets as you intended, if at all. Having a will declared invalid leaves your estate in the same legal position as not having a will at all.

When you do not have a will, the “laws of intestacy” in your state of residence (which govern how an estate should be distributed when no will is in place) will come into effect. In this instance, a judge will preside over a probate proceeding that will determine how to divide your estate. In many instances, these laws mirror the typical person’s wishes. For example, if you have a small estate and have a spouse but no children, many states will award some or all of your assets to your spouse. If you have a spouse and one child, state laws generally provide for some division of your estate between your spouse and child. However, even this simple statutory mandate can cause problems. For instance, the court’s ruling may result in a family home having to be sold so that the estate can be divided fairly between a spouse and an adult child. This could lead to displaced family members and unhappy feelings.

Remember, there are many variations on state laws and some states have protections which result in different



distributions. But the point should not be lost. Without a will, the property and assets that you have accumulated over your lifetime could be lost to taxes and legal fees or end up in the wrong hands. For the sake of your loved ones, a legal, valid will is the best choice to make certain that your property is passed to its rightful heirs.

If you are considering creating a will, LifeMatters can help. To draft and execute a simple will at no cost:

- ▶ Go to mylifematters.com
- ▶ Log in using the password
- ▶ Select “Launch Program Website”
- ▶ Select “Legal” (top menu) → “Legal Forms” → “Request a Simple Will Kit”

You may also request a Simple Will Kit by calling 1-800-634-6433. Assistance is available 24/7/365.

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