CLIENT RESOURCE

Wills Planning Guide

A valid will is one of the kindest things you can leave your family. This guide covers what makes a will valid, what to think about, and what your executor will need.

Why a will matters

If you die without a valid will, you die *intestate* — the law decides who inherits according to a fixed formula, the process is slower, and the outcome may be nothing like what you'd have wanted. A will lets you choose your heirs, name a guardian for your children, and appoint someone you trust to wind up your estate.

What makes a will valid

- It's in writing
- You sign it in the presence of two competent witnesses
- Both witnesses sign in your presence and each other's
- Witnesses are 14 or older and don't inherit under the will
- Every page is signed, not just the last

Things to think about before you draft

- **Your executor** — the person or firm who administers your estate. Choose someone capable and willing.
- **Your heirs** — who inherits what, with named alternates in case someone predeceases you.
- **Guardianship** — who cares for your minor children.
- **Specific bequests** — particular items or amounts to particular people.
- **A residue clause** — who receives whatever is left after specific gifts and debts.

What your executor will need

When the time comes, your executor will need the **original** will (not a copy), your ID, a list of your assets and liabilities, policy documents, title deeds, and account details. Keeping these together — and telling someone where they are — makes everything easier.

> We can safely store the wills we prepare, so the original is never lost, and we can act as executor when the time comes — so your family isn't left to navigate the process alone.

Keep it current

Review your will after any major life event — marriage, divorce, a new child, buying property, or a death in the family. An out-of-date will can cause as much difficulty as none at all.