

INNOVATION FOR A HEALTHIER PLANET

## MAKE A WILL MONTH Plan Your Legacy

## DO YOU HAVE A WILL? WRITERS COLLE OMEN WHOSE LITERAR CO-FOUNDERS--19

Is it up-to-date? If you were to die today, would your property go to the people and charities for whom you want to provide and in the manner you would like to provide?

Do you have peace of mind that your plans are in order?

Despite the importance of having a will (or trust), many Americans never get around to drafting one. For those who do have a will, it was drawn up many years ago and hasn't been looked at since. Now may be the right time to review or create your will during Make A Will Month.



## Benefits of a Will AND AN Estate Plan

A will and an estate plan can . . .

- Afford you the opportunity to create a final legacy and testimony to share your core values and beliefs with your family and friends
- Provide an appropriate inheritance that meets the needs of family, individuals and charities important to you
- Ensure the transfer of your estate with the fewest delays
- Avoid unnecessary costs, estate taxes, taxes on retirement plans and other expenses
- Minimize interpersonal conflicts and maximize a positive impact on family and others
- Direct the selection of a guardian for your heirs who are minors
- Give you peace of mind

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