

Do You Really Need A Will?

Only if there are people in your life that you care about!

In North Carolina, anyone who is at least 18 years of age and of sound mind, has the right to create a Will. Most people, when asked, agree that having a Will is extremely important. So why do more than half of us die without a properly drafted and executed Last Will & Testament? Most people say they just haven't had time to get around to it, and others have the misconception that everything will go automatically to the proper person, such as the surviving spouse.

Your Last Will and Testament addresses a number of important issues that affect you and the loved ones you leave behind. This crucial document allows you to make the best decisions for the people you love - decisions that would otherwise be controlled by The State.

With your Last Will and Testament, you decide:

- Who you want to leave your things to
- How the things you leave behind are distributed
- Who will settle your affairs
- Who will raise your minor children
- Who will manage the assets for your minor children
- Bequests that you wish to leave to churches, schools, charities, etc.
- Provisions can be made for children, grandchildren or other heirs who may have special needs

Without a properly drafted and executed Will, the laws of the State, known as Intestate Succession, dictate what will happen to all the things you spent your life working for, and who will raise your minor children. *This process is governed by the probate court and can be very slow and expensive – and things probably will not go as you would have wished.*

Some people incorrectly believe that their estates can be settled by using a Power of Attorney that might already exist. This is false; a Power of Attorney is valid only while the person is alive and becomes invalid upon that person's death.

There are other issues to consider when putting together an estate plan, but for most of us, a properly written Last Will and Testament is essential to ensure that our wishes are carried out, and that our loved ones are spared unnecessary expense, delays and grief.

Find out how easy it is to protect your loved ones and gain peace of mind for yourself.