

# Where There's a Will, There's Way

A **will** is a formal legal document directing the settlement of your estate and the distribution of your assets according to *your* wishes. Without a will, the intestacy laws of your state will determine the distribution of assets. Only through a formal legal will can you designate your own executor, guardians for minor children, and other fiduciaries.

Even those who have shifted the majority of their assets into **trusts** or who use **joint ownership** for property should draw up a will. While these methods are designed to bypass **probate** (the judicial process that establishes the validity of a will), they do not cover all assets. A will, however, does have the potential to cover all assets, leaving no property unaccounted for, and no stone unturned.

Wills are a means of providing security, both for yourself and your loved ones. A qualified legal professional can help ensure that your will is properly written and contributes to the overall success of your estate plan.

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