ADVICE ABOUT YOUR WILL

1. Your Will is provided to you as an original, <u>WHICH WILL NOT BE RETAINED IN THIS</u> <u>OFFICE</u>. Only the original has legal effect. It should be kept in your home or other place where it may be protected against fire, theft, damage or other loss. Before placing your Will in a bank safety deposit box, ask the bank if a court order would be required to open the box after death. Some states have laws requiring the box to be sealed upon the death of the owner. This may occur even though only one of two joint owners dies. You may wish to mail the Will to your Executor or Executrix for safekeeping. You may photocopy your will to keep in your personal files or it may be given to an Executor. It's a good idea to note the location of the original Will on the photocopy.

2. You should prepare a list of all your real and personal property, including the description and location of all items. This list should include all life insurance policies, bank accounts, safety deposit boxes, stocks, bonds, debts owed to you, real estate, business interests and personal property. Keep the list with your Will. Since the list is not part of your Will, you can update it yourself as necessary to keep it current. You may also wish to leave a Letter of Instruction for your Executor, describing how you want any items of personal property distributed. Although a Letter of Instruction is not part of the Will and thus is not legally binding on the Executor, you can reasonably expect that your wishes will be carried out, and you have the advantage of being able to change the Letter whenever the need arises.

3. Now that your new Will has been executed, <u>DESTROY YOUR OLD WILL</u> and any copies immediately. Your new Will remains effective until actually destroyed or otherwise nullified by your clear and express action.

4. This Will was drafted on the basis of your present situation and intentions. There are many things that may result in a need to change your Will, or at least to review it. Some of the most common are:

- a. The death of any person named in your Will.
- b. Marriage or divorce.
- c. Birth of a child.
- d. Substantial change in your financial condition.
- e. Mental or physical disability of someone named in your Will.

5. <u>DO NOT</u> try to change your Will by crossing out or adding words or marks. Doing so may invalidate the entire Will! Note any changes desired on the photocopy of your will and take it to the nearest Legal Office or to your family attorney to have a new will prepared.

IF ANY EVENT OCCURS WHICH CAUSES YOU TO WONDER IF YOU SHOULD CHANGE YOUR WILL, BRING IT TO ANY MILITARY LEGAL OFFICE FOR ADVICE.