

United Way of Pickens County is providing this newsletter as a service to our faithful supporters, because we have seen the consequences of people not having an estate plan.

This quarterly newsletter provides information about the various components of an estate plan. We hope that you will use this information to consider how your estate plan can provide for your family, reduce your tax burden, and support charities that you have supported during your lifetime.

It is not intended to provide legal or financial advice. Please seek the help of an attorney or financial advisor before making an estate plan.

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## OH NO. . .THEY DIDN'T PLAN!

Several years ago, I received an urgent text message from a family-friend asking if I knew of a Notary Public that could come to the hospital's Critical Care Waiting Room as soon as possible. You see, my friend was suddenly taken to the hospital because he couldn't breathe. His lung had collapsed, he was in critical condition on a respirator, and fighting for his life. The frantic text stated that the family was hurriedly trying to get important documents signed. After my initial shock, my next thought was: "Oh no...they didn't plan!"

The truth is that many people do not plan for their demise. Over 50% of Americans die without a valid will. Their reasons are many: it's a subject that is uncomfortable to discuss with family. And it's taboo. After all, we don't discuss our death. We think that there's plenty of time in the future to get our affairs in order.

A will is a legal document that sets forth your wishes upon your death. Having a valid will is a wonderful gift to give your spouse and children, because it spells-out exactly how you would like things to be handled after you have passed on.

## WHY DO I NEED A WILL?

**Your will decides who gets your "stuff" when you die.** The most common reason to make a will is to decide who will get your property (real estate, automobiles, investments, jewelry, family heirlooms) when you die. Your will can minimize tensions between family members regarding who receives that treasured family heirloom. Without a valid will, state laws determine how your property will be distributed -- usually to your closest relatives, like your spouse, children or parents.

**Your will names an executor of your estate.** After you die, someone needs to help wrap up your estate. You can use your will to name an executor (or personal representative) to handle this task. Without a will, a court will appoint someone to do this job.

**Your will names a guardian to take care of your children.** A will is the only place to nominate a guardian to care for your minor children. If you die without a will, a court will decide who should care for your kids.

**Your will provides a caretaker for your pet.** You can use your will to name a trusted caretaker for your pet. You can also leave money to that person to help them care for your pet. Using a will isn't the only way to plan for your pet's care, but it is usually the simplest option.

**Your will can be easily changed.** As life situations change, your will can be changed to accommodate for births, deaths, marriages, divorces, or even unexpected life issues.

**Your will can provide you peace of mind.** Having a valid will provides you with the peace of mind that you are prepared for whatever life brings your way.

## **DOES EVERYONE NEED A WILL?**

For most people, having a will is a good idea. But having a will isn't necessarily for everyone. For example, you may not need a will if you don't have much property, you don't have kids or pets, and you really agree with how the state will distribute your property when you die.

## **HOW DO I GET A VALID WILL?**

Contact an attorney to help you develop a will that addresses your specific wishes and desires, and that meets all state requirements. A complete list of local attorneys is available on the South Carolina Bar Association website at: [www.sctbar.org](http://www.sctbar.org)

## **A FREE BROCHURE...HOW CAN I GET A COPY?**

United Way of Pickens County has a limited number of copies of "*How to Make a Will That Works.*" To get your free brochure, please send an email to: [meisengrein@uwpickens.org](mailto:meisengrein@uwpickens.org).

You are invited to join the *Heritage Society* by planning an estate gift to help support the ongoing mission of United Way of Pickens County. You will be joining other likeminded individuals who have made plans to support United Way through their estate plan. A planned gift is a perfect way to help support children and families in need in Pickens County in perpetuity. And, you will be inspiring others to join you in support of our mission. If you would like to discuss how you can make a legacy gift to United Way of Pickens County through your estate plan, contact Mark Eisengrein at 864-850-7094 or at: [meisengrein@uwpickens.org](mailto:meisengrein@uwpickens.org).