

MONEY 101 EDUCATION

10.55 Preparing for Death – Wills, Trusts and other important considerations

The joke is –
the only things you can count on in life are death and taxes.

But, in every joke, there is some truth, and making advance plans regarding what you want to be done and setting up your affairs in anticipation of death will help those you care about.

THE FIRST STEP – ORGANIZE YOUR PAPERWORK

A key first step is to prepare a Personal Financial Statement listing all your assets (things you own) and liabilities (things you owe). This gives the big picture of what needs to be dealt with and distributed per your wishes.

Once the list is prepared, it is important to provide detailed notes on how the Executor can find who is holding the asset or liability.

- **Assets** - The name, account number, email, and address of the institutions where you have your assets (bank or investment firm). Please include a copy of your most up-to-date IRA or 401K Beneficiary form. If you own real property, a copy of the deed is helpful.
- **Liabilities** – Details on your credit card accounts and any other outstanding loans, including student debt and mortgages. Always give the loan number and how you pay the bill, whether by an automatic debit from your checking account or by writing a check. If anything is paid in cash, it is important to note. Include all the information your Executor would need to reach the party to whom you owe money.
- **Income** – list your sources of income. Do you get social security? Does anyone owe you money? Do you receive a pension or annuity? Do you have rental income from properties? Does your employer or prior employers provide any ongoing benefits? And for each, give all the information your Executor would need to reach those that pay you.
- **Expenses**– List your ongoing routine expenses. This might include rent, mortgage, utilities, car lease, and insurance payments. Indicate if your bills are paid through an automatic withdrawal or by check. Again, make sure to include contact information and payment mailing addresses.
- **Professionals** - The name and contact information of your accountant, lawyer, insurance broker, and financial advisor.
- **Insurance policies** – A list of all your insurance policies, the coverage limits, approximate premiums, and your contact for managing those policies. This is especially critical for life insurance, and it is important to note if you have coverage through your employer.
- **Tax Returns** – keep handy your most recent tax return, and an Executor will need to refer to it when handling your Estate.
- **Passwords** – often overlooked, your Executor must be able to access your accounts online, which means having your login credentials and passwords.

**The time you invest in organizing your affairs is a gift to your Executor
as it will minimize the work needed to handle your Estate.**



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DECIDE ON YOUR EXECUTOR AND BENEFICIARIES – and TRUSTEES or GUARDIANS if appropriate

Before meeting with an attorney – it is helpful to determine the following:

1. **DECIDE WHO WILL ADMINISTER YOUR ESTATE.** This person is called the Executor.

An Executor's responsibilities are to handle the administrative aspect of your Estate. Their tasks include:

- Probating your Will, which gives them official permission to act on behalf of your Estate
- Gathering all the assets and liabilities in your estate
- Collecting income from your revenue sources and paying legitimate debts.
- Filing the appropriate tax returns, which includes your final personal income tax return and your Gift/Estate tax return – and paying any tax due
- Letting your beneficiaries know what they're entitled to
- Paying any estate taxes
- Distributing assets to the Beneficiaries.

An Executor should be a person who is organized, good with record keeping, and trustworthy. They can be a friend or family member, but they can also be a bank or attorney. If you use a professional as an Executor, it will be costlier than if it is done by a family member or friend.

Naturally, the Executor should have a good likelihood of outlasting you; picking an older person may not make sense.

You can designate more than one Executor, in which case they are called Co-Executors. If there are multiple Executors, decide what will happen if a conflict arises. Also, decide if they can "act" independently or must it be in conjunction with the other Executors. For example, in paying bills, is one signature enough, or will the Co-Executors both need to sign?

In addition, you should name Alternate Executors. Alternates are needed if the Executor or Co-Executors are unable or unwilling to serve. While most people list their spouse as the initial Executor, in that case, the Alternative Executors are crucial in you e your spouse passes before you.

Once you make your choices, do not keep it a secret; instead, speak with the individuals and be sure they are willing to take on this responsibility. Often people are reluctant to get involved, so it is best to know that while you are above ground! If you have multiple children but select only one of them to be the Executor, it is a good practice to let all your children be aware of your choice. Transparency eliminates future costly conflicts. Surprises are not good when it comes to Estate administration.

Decide if you want to pay the Executor or if you expect them to do it for free. Most states allow compensation for Executors that is "reasonable and customary." Some states, including New York and New Jersey, set fees by "statute" – thus law.

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If you are compensating a family member or friend to be your Executor, it is probably best practice to put the dollar amount in the Will. An alternative is to set an hourly rate and have the Executor track their time. The more specific you are, the fewer conflicts will arise with your Beneficiaries because the Executor's fee will get paid before any distributions to the Beneficiaries.

Executor fees are taxed as ordinary income tax rates. If your Executor is also the only Beneficiary, they may want to forgo the fee, as Beneficiaries do not pay tax on assets they inherit. The estate may be subject to tax if the total value is above a specific amount which changes from time to time).

2. **DECIDE ON YOUR DEPENDENT'S GUARDIAN.**

A key decision for anyone with unemancipated children is Guardianship. There are two types of Guardians:

- Custodial Guardian – this is the person with whom your children will live. This is a critical decision, and if you are married should be done in conjunction with your spouse. Note that if one parent dies, the Courts generally give Custodial Guardianship to the living parent.
- Fiduciary Guardian (for finances) – this is the person who will be responsible for your children's money if you do not put it in a Trust. (See below).

The Custodial and Fiduciary Guardians do NOT have to be the same. However, as with an Executor, it is important to designate not only a primary Guardian but alternates. This is especially true for protecting children if both parents are deceased.

3. **DECIDE IF YOU NEED A TRUST AND DESIGNATE TRUSTEES.**

An alternative to leaving assets directly to Beneficiaries is to specify in your Will that upon your death, you want your assets to pass into a Trust. The Trust becomes a "holding entity."

A Trust is appropriate to maintain some control or put another person in control of assets rather than giving them directly to Beneficiaries with no strings attached. A Trust is thus appropriate if you have underaged or disabled Beneficiaries and want someone else to be in charge of their assets. It is also appropriate if you want to give a Beneficiary "lifetime use" of a property, but upon their demise, you want the property to pass to someone else.

There are many types of Trusts, but a Trust created in a Will is called a Testamentary Trust. Even though the Trust is mentioned in your Will, nothing happens with it until you die.

All Trusts must have an administrator called a "Trustee(s)." So, if your Will creates a Trust, it must designate who the Trustees are.

Similar to an Executor, a Trustee should be well-organized and trustworthy. A Trustee is a fiduciary, meaning they have a duty to carry out the Trust provisions. Trusts and Trustee's responsibilities can last decades and typically continue after an Estate is closed.

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On a practical basis, the Trustee will need to:

- Obtain a tax ID number for the Trust – this is separate from the Estate Tax ID
- Collect from the Executor any assets designated for the Trust,
- Manage those trust assets, including distributing income as per the Trust directives
- Make Trust investment decisions, including buying or selling assets.
- File annual Trust tax returns.
- Distribute proceeds and terminate the Trust as per the Trust directives.

Similar to the position of an Executor, a Trust can have more than one Trustee, in which case they are called "Co-Trustees." If you have more than one Trustee, you must specify if they can act independently or need to co-sign documents and make decisions together. You must designate what will happen if there is a conflict between the Co-Trustees. You will also need to designate should "Successor Trustees."

Trusts are good methods to give assets to children over time.

For example – a Testator might put assets in a Trust for the benefit of their children. The Trust might indicate that income from the assets is to go to support the Custodial Guardian when the children are under 18 and then can be used to pay college tuition. The Trust might also specify that the income and capital go directly to the children when they reach certain milestones.

- Age 21, get the Trust income, i.e., the interest and dividends, but not the Trust principal.
- At age 25, give a portion of the Trust principal to the child.
- At age 30, give all of the remaining assets directly to the child, or they can be rolled over to another Trust, often called a Generation Skipping Trust. If rolled over, the child can become the Trustee for his/her own Trust. This is often done to protect the Beneficiary in divorce. It also offers potential tax benefits for very wealthy individuals.

In this case, the Trustee would remain actively managing the above until the child was 30, and at that point, all the Trust assets would be distributed, and the Trust would be closed.

Like an Executor, you should decide if the Trustee will offer any compensation for their time to administer a Trust.

Side-note on Special Needs Trusts

Trusts for disabled children are called Special Needs Trusts (SNT) and need Trustee(s) and Successor Trustees. The disabled child can never be the Trustee of their own Trust because if they have care, custody, or control of assets of more than \$2,000, they may lose their government benefits.

There are restrictions on what type of expenses can be paid for by an SNT. If you are considering creating an SNT, it is important for the Trustees to be fully aware of all the regulations.

4. **DECIDE TO WHOM YOU WANT TO LEAVE YOUR ASSETS – YOUR BENEFICIARIES.**

Another decision to be made is to whom you want to leave your assets and whether there are any specific bequests. A person who receives your assets under your Will is called a "Beneficiary."

You may have some personal items that you want to go to specific family members, or you may want to leave a specific dollar amount to individuals but bear in mind that specific requests will be satisfied first; other beneficiaries will share what is left, which is called the "Residuary Estate."

Leaving direct bequests of financial value can sometimes cause unexpected results. As an example:

- When Joan prepared her Will, she estimated she would have \$100,000 in her stock portfolio (her only asset) to share with those she loved.
- Unfortunately, when she passed away, her stock portfolio plummeted due to a downturn in the market and was only worth \$ 75,000
- Also, the bank she hired to be the Executor of her estate charged \$ 25,000, leaving only \$50,000 to be distributed to her heirs.

Example A:

Joan's Will included a specific bequest to a favorite cousin Paul \$25,000, and her Residuary Estate was to be divided 1/3 each to her beloved three children (Sally, Herman, and Victoria).

Example B:

Joan's Will made no specific bequests; her Residuary Estate was to be divided 25% each to Paul, Sally, Herman, and Victoria.

Here is how the Beneficiaries fared.

		A	B	
Value Estate		\$ 75,000		\$ 75,000
Executor Fee		\$ 25,000		\$ 25,000
Net to Distribute		\$ 50,000		\$ 50,000
TO Paul	Direct Bequest	\$ 50,000	25%	\$12,500
Sally		0	25%	\$12,500
Herman		0	25%	\$12,500
Victoria		0	25%	\$12,500

Once you selected your Executor(s), Beneficiaries, Trustee(s), and Guardian(s), it is time to document your desires in a Will.

WHAT IS A WILL?

A Will is a declaration by a person of what they want done with their property when they die. It sets forth who will be in charge of the administration (Executor), and who is entitled to get something (Beneficiary.) The person making the Will is called a "Testator."

There are several different kinds of wills

1. **Simple Will** - A "simple will" is signed by the Testator and specifies what will happen to their estate when they die. It names an Executor and the Beneficiaries. It can also establish a Trust, which will go into effect after the Testator dies.
2. **Joint Will (aka Mutual Will)** - A "joint will" is relatively uncommon. It is made by two people, usually spouses. A Joint Will specifies what will happen to both parties' estate when they die. It names an Executor and the Beneficiaries. However, it has a significant drawback because it can't be changed after one of the testators dies.
3. **Living Will (actual name is Advanced Health Care Directive)**. – Is quite different from the above. It does not specify an Executor or Beneficiary but names the people who can make decisions on your behalf if you are incapacitated; it often specifies if you want to refuse "heroic" measures to be taken to keep you alive.
4. **Holographic will** — Most Simple Wills and Joint Wills are typed, witnessed, and often notarized. However, in some cases, an individual will handwrite a Will. If the Will is completely in the Testator's own handwriting, it is called a Holographic Will. Certain states will not accept a Holographic Will, and some states accept it without even requiring that there be a witness.
5. **Nuncupative Will** - This is a Will that is not written but is declared orally by the Testator. Nuncupative wills are not valid in a majority of states, including New Jersey and Connecticut. However, they are recognized in New York State if made by members of armed forces while in actual military or naval service during a war or other armed conflict.

It is not prudent to rely on a Holographic or Nuncupative Will. It is better to take the time to complete a Simple Will, even if your assets are modest.

It can happen that an individual with minimal assets does in a tragic accident. Years later, there may be a significant insurance settlement. When there is a large amount of money at stake, people come out of the woodwork to make a claim. If the Testator never created a Will, the insurance proceeds might be paid in a manner not consistent with what the Testator would have wanted.

WHAT MAKES A WILL VALID?

Wills are governed by state law, so each State has slightly different rules. However, almost all states require the following:

- **Witness signatures:** For a Will to be valid, there need to be two witnesses who observe the Testator signing it. Most states require the witness to be 18 years or older, and many states require that they are NOT Beneficiaries. If you retain an attorney to prepare your Will, once the document is ready, they will have someone in their office witness when you sign it. If the witnesses die before you do, your Will is still valid, but it can make the probate process longer.
- **A date:** Your Will must have a date on it so that the probate court if presented with multiple Wills, can identify the most recent. This would only happen if the Will were being contested.
- **A declaration that it's actually a Will:** The "I hereby declare this my last will and testament" is necessary so that the probate court knows the document they're dealing with is a Will.
- **Notarization:** In some states, instead of having a witness, you can have the Will Notarized, which means that a licensed notary certified that you signed it. New York State does require a Will to have a witness, but it does not have to be notarized. In some states, you can notarize your Will instead of having it witnessed. Notarizing your Will can make the probate process go a bit quicker.
- **"Sound mind":** The Will includes a statement that says you're of sound mind to make a Will. If you don't have that, someone could contest your Will and State that you were confused, drunk, or ill and could not make an appropriate decision. Having witnesses to your Will is a way of proving you're of sound mind.
- **Anything else required by the State where you die:** Different states have different requirements for Wills. Thus, it is best to have legal representation from an attorney familiar with State law.
- If you write your Will in one State and then move your residency to another, the original Will is generally recognized as valid. However, it is best to have the Will re-written in the State where you will die – so if you move, consider updating your Will.

WHAT HAPPENS AFTER THE TESTATOR DIES?

When a person dies, the Executor must get the **original** Will. If the Will were prepared by an attorney, the attorney would typically hold onto the original. If the Will is prepared without an attorney, the Executor should know where the Will is stored. In either event, the Executor should have a copy of your Will.

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Once the Executor has the original Will, they will go to the Probate Court and "probate" it. The Probate Court's job is to validate that the Will is authentic. If the Executor engages an attorney to help with the estate administration, the attorney will often handle the probate, but it can be handled without an attorney.

Once the Probate Court accepts the Will, they will authorize the Executor to act on the Estate's behalf by giving them a form called a "Letter of Testamentary." This form is necessary for the Executor to close your bank accounts, apply for an Estate Tax ID number and transfer the assets to a new bank account under the name of the estate, i.e., "the Estate of Jane Doe."

If a Will is straightforward and uncontested, probate can take a few months. More complex or contested Wills can take years to get through probate.

IS THE WILL AVAILABLE FOR ANYONE TO REVIEW?

Wills are confidential until the person dies. Once the Will is admitted to probate, it becomes a public document so anyone can access it.

WHAT HAPPENS IF THE ORIGINAL WILL CANNOT BE LOCATED?

Each State will have different procedures to follow if the original Will cannot be located. In New York State, a copy of the Will can be submitted to the Probate Court. However, the Court will want to determine that:

- The Will had not been revoked
- The Will was executed correctly in the same manner as required for an existing will.
- All provisions of the Will must be clearly and distinctly proven by at least two credible witnesses or by a copy or draft of the Will, proven to be true and complete.

In these circumstances working with an attorney might be prudent.

WHAT HAPPENS IF THERE IS NO WILL?

When a person dies without a will, it is called "dying intestate." Normally the Probate Court will appoint a close family member to handle the decedent's affairs and act as an Executor, however instead of being called an Executor, the term they use is "Administrator." Regarding division of property, most states' rules are based on whether or not the Testator was married and had children.

New York –a surviving spouse inherits the entire probate estate if there are no children or other descendants. If there are descendants, the surviving spouse gets the first \$50,000, and the balance is divided one-half to the spouse and one-half to the decedent's descendants.

New Jersey -has different rules

- Real estate and other property owned jointly by husband and wife are automatically owned by the survivor spouse.

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- Real estate and property with a beneficiary designation go to the person designated as the Beneficiary.
- A surviving wife or husband receives the entirety of the remaining estate if they have common descendants (children) born or legally adopted while the husband and wife are legally married. If the decedent has descendants and a surviving spouse but the descendants are from another relationship, separate from the surviving spouse, then the surviving spouse is entitled to the first 25% of the decedent's Estate but not less than \$50,000 or more than \$200,000. Hereafter 50% of the remaining assets of the decedent's estate go to the surviving spouse, and 50% is divided among the surviving descendants (children) equally. If the decedent leaves a surviving spouse, no children but a surviving parent(s), then the surviving spouse is entitled to 25% of the decedent's estate but not less than \$50,000 or more than \$200,000. The remaining assets of the intestate estate go 75% to the surviving spouse and 25% to the decedent's parents.
- If there are no surviving children or parents, then the surviving spouse gets 100% of the decedent's estate.
- A child or children receive one-half of the probate estate balance divided equally by representation.
- If there are Grandchildren, they take their deceased parent's share of the estate equally.

CAN YOU CHANGE AN UPDATE YOUR WILL?

Yes, you can change your Will at any time. When you want to make a change, it is best to write a new Will, which includes the statement that "this will supersede any prior Wills" so that there is no confusion as to which Will is valid. However, each new Will must be signed, dated, and witnessed.

Another way to update a Will, prevalent before word processing, was to add an amendment known as a "codicil." This was done when only one small aspect of the Will was being changed.

WHAT TAKES PRIORITY, MY WILL OR THE BENEFICIARY FORM I COMPLETED UPON ENROLLMENT IN AN IRA OR 401K?

Interestingly, the Beneficiary Form is the document that will be followed for distributing your IRA or 401K assets.

So even if your Will indicates that your assets go to different Beneficiaries, the Beneficiary Form dictates your retirement plan. It is, therefore, important that your Beneficiary Form on file with your employer or fiduciary is up to date and reflects your current wishes.

IS THERE A WAY TO AVOID PROBATE COURT AND MAKE MY WILL PUBLIC?

Yes, individuals who want to avoid probate court, which often causes delays in getting Beneficiaries their distributions, and who also do not want the Estate's contents to become public can transfer their assets during their lifetime in a "Revocable Trust."

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A Revocable Trust requires a two-step process.

- First, a Revocable Trust agreement is prepared by an Estate attorney. The document specifies what will happen to any asset titled in the Trust's name upon a person's death.
- Second, you (the Grantor) need to change the title on your assets so that instead of being in your name, it is in the name of the Revocable Trust. This is generally easy to do with bank and investment accounts but may be a bit more complicated with mortgaged real estate as you will need to get the mortgage holder's approval.

When you die, since the assets are technically not in your name, they do not have to pass through Probate Court. Instead, your Executor can handle them as per your Will.

The difference between a Revocable Trust and a Testamentary Trust is that:

- a Revocable Trust is in existence only when a person is alive. It terminates on death, and any assets in the Revocable Trust are distributed based on the Testator's Will.
- The Grantor is the Trustee for their Revocable Trust.
- The Grantor can change their mind before they die and remove an asset from the Revocable Trust.
- A separate Trust tax return does not have to be filed. All income earned on the Revocable Trust is reported on the Grantor's tax return.

WHAT IS A POWER OF ATTORNEY

A power of attorney is an appointment a person makes to designate someone to handle their affairs if they become incapacitated. It gives the appointed person legal authority to act on another's behalf. However, a Power of Attorney ceases when someone dies. Then the power to manage the Testator's affairs would pass to the Executor.

WHAT COSTS ARE ASSOCIATED WITH MAKING A WILL?

You can download and use many online forms to prepare a Will, which is certainly a better option than having no written Will at all. However, if you go that route, be careful that you understand all the terms and that you provide the information regarding your Executor and Beneficiaries and if applicable, the Guardian(s) and Trustee(s). Also, be sure to have the form Witnessed and Notarized so that there is no question that you signed it without duress.

Attorney fees

However, if you have the resources, hiring an attorney to prepare your will and ensure it complies with state laws is advisable. The attorney should be an "estate attorney" familiar with Wills and Trusts.

When negotiating with the attorney – it is best to request a "package" to prepare all the documents you want, which could include:

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- Simple Will (for one person)
- Advanced Health Care Directive (often called a Living Will)
- Revocable Trust – if you want to shield your will from the public and avoid probate.
- Power of Attorney – authorizing someone to act on your behalf while you are alive, but may be incapacitated.

Attorneys charge a flat fee or an hourly rate to prepare these documents. It is always best to negotiate a flat fee; anticipate a cost of \$1500-\$2500 to prepare the above documents. However, the cost can rise significantly if you want to create multiple Trusts. As part of the engagement, your attorney should prepare an Advanced Health Care Directive and a Power of Attorney form. Both relate to having someone be able to make decisions and act on your behalf in case you become incapacitated.

Notary fees

Notary fees are nominal, usually under \$5 per notarized signature.

DOES DYING GET RID OF CREDITORS?

Generally, no. When you die, your creditors will have a claim on your Estate, and most creditors will pursue it if the Estate has assets.

If you have mortgaged property, the Property will only be able to be sold once the mortgage is paid in full. Prudent Executors generally pay off debts, including tax liabilities, before distributing assets to Beneficiaries.

However, an exception is student debt. If you have a federal government loan, your estate will not have to repay student loans. Survivors can apply for a death discharge to cancel a borrower's federal student loans. Parent PLUS loans may be discharged if the student for whom the parent received the loan dies.

ARE TAXES DUE AFTER SOMEONE DIES?

Different taxes can be due. All individuals must file a final tax return, declaring their earnings during the last year they were alive. This is one of the responsibilities of your Executor.

Additionally, the Executor may have to file an Estate tax return at the federal and state levels. This occurs when the Testator has an estate whose value exceeds the federal or state "exemption" amount.

Some states do not call it an estate tax but instead use the term "inheritance tax – however, the concept is the same, if the deceased had assets valued above a certain amount, a tax is due.

The exemption level changes periodically.

In 2024, the federal exemption is: Federal - 13.61 million per person

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In addition, some states have either an estate tax or inheritance tax; in some cases, the state exemption is significantly lower than the federal exemption, so individuals get caught paying a tax even if it is federally exempt.

2023 State Estate Taxes and State Inheritance Taxes

State	Estate Tax Exemption	Estate Tax Rates	Inheritance tax Rates
Connecticut	12,920,000		12%
Hawaii	5,490,000	10.0% - 20.0%	
Illinois	4,000,000	0.8% - 16.0%	
Iowa			0-6%
Kentucky			0-16%
Maine	6,410,000	8.0% - 12.0%	
Maryland	5,000,000	0.8% - 16.0%	0-10%
Massachusetts	2,000,000	0.8% - 16.0%	
Minnesota	3,000,000	13.0% - 16.0%	
Nebraska			0-15%
New Jersey			0-16%
New York	6,580,000	3.06% - 16.0%	
Oregon	1,000,000	10.0%-16.0%	
Pennsylvania			0-15%
Rhode Island	1,733,264	0.8% - 16.0%	
Vermont	5,000,000		16%
Washington	2,193,000	10.0% - 20.0%	
District of Columbia	4,528,800	11.2% - 16.0%	

HOW LONG DOES A PERSON HAVE TO CONTEST A WILL?

A contest of a Will must be done within 12 months of the deceased person's date of death. However, if the nature of the claim is that the WILL was fraudulent, there is no time limit.

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VOCABULARY

Administrator - <https://trustandwill.com/learn/administration-of-estate>

Beneficiary - <https://www.investopedia.com/terms/b/beneficiary.asp>

Estate - <https://www.law.cornell.edu/wex/estate>

Executor. <https://www.investopedia.com/terms/e/executor.asp>

Holographic Will - <https://www.investopedia.com/terms/h/holographic-will.asp>

Intestate - <https://www.investopedia.com/terms/i/intestate.asp>

Letters of Testamentary - <https://trustandwill.com/learn/letter-of-testamentary>

Living Will - <https://www.mayoclinic.org/healthy-lifestyle/consumer-health/in-depth/living-wills/art-20046303>

Nuncupative Will - https://www.law.cornell.edu/wex/nuncupative_will

Power of Attorney - <https://www.investopedia.com/terms/p/powerofattorney.asp>

Probate and Probate Court - https://www.americanbar.org/groups/real_property_trust_estate/resources/estate_planning/the_probate_process/

Residuary Estate - <https://smartasset.com/estate-planning/residuary-estate>

Stirpes. - <https://www.investopedia.com/terms/p/perstirpes.asp>

Testator - <https://www.merriam-webster.com/dictionary/testator#dictionary-entry-1>

Trustee - <https://www.freewill.com/learn/what-is-a-trustee-in-estate-planning#>

RESOURCES

<https://www.getsnug.com/post/making-a-will>

<https://worldpopulationreview.com/state-rankings/no-estate-tax-states>

<https://www.metlife.com/stories/legal/testamentary-trust/>

<https://legacyassuranceplan.com/articles/wills-probate/will-valid-another-state>

https://www.law.cornell.edu/wex/nuncupative_will

INTERESTING ARTICLES revolving around Wills

JIM MORRISON – of the DOORS

https://www.americanbar.org/groups/real_property_trust_estate/publications/probate-property-magazine/2018/july-august-2018/celebrity-estate-planning/

Michael Jackson – Whitney Houston, - Jimi Hendrix, and others – fun reading

<https://www.upchurchlaw.com/famous-will-contests/>