

# Who Needs a Will? You do. Here's Why.

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A no-nonsense primer on how your will (or lack thereof) affects you and the people and causes you care about.



## Don't have a will? You're not alone.

More than half of Americans do not have a valid will in place. On one hand, it's understandable. Writing a will feels intimidating. It seems like something that can wait. It forces us to acknowledge our mortality.

On the other hand, it's too bad. Because people who avoid or put off writing a will end up hurting themselves and their loved ones most of all. You've worked hard to achieve what you have—whether it's a little or a lot or somewhere in between—and you deserve the right to say what happens to it. A will gives you the control you deserve. Besides, having a will is the closest you can come to achieving immortality. It's a lasting statement about what and who is most important to you.

Have you been putting off writing your will? It's time to join the upper half. It's time to write your will.

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## Who is affected when you don't have a will:

Without a will, important decisions about your assets, your healthcare, and the care of your children are left to the courts and state laws to handle according to pre-set rules and formulas. Those laws do not make provisions to give extra assistance to a family member who needs it. They do not pass your Civil War collection on to the friend who shares your interests. They certainly do not make a gift to your favorite charity.

- **Your spouse:** The state will pay your surviving spouse a fixed percentage of your estate. Want him or her to get more? Or less? Without a will you can't do either.
- **Your young children:** If you have minor children, you want to be able to choose the individuals who will serve as their guardians should something happen to you. But if you haven't identified your choice in a will, the state will make that decision for you. In addition, without a will, your minor children may be entitled to their share of your estate as soon



as they turn 18, regardless of their ability to manage money. A simple trust attached to your will could let you control how much your kids will get and when they will get it.

- **Your grown children:** How many families do you know where all the adult children are exactly the same in terms of finances and health? Probably none. But if you don't have a will, your children will each receive an equal portion of your estate. Want to provide extra assistance for a child who's going to need it? Or maybe you want to give less to a child you helped financially during your lifetime. Sorry, the state won't make these distinctions.
- **Your grandchildren and stepchildren:** Many grandparents want to make estate gifts directly to their grandchildren. Without a will, you won't be able to do that. And, unless you've legally adopted your stepchildren, they would also be excluded from the state's distribution of your assets. Now there's an invitation to resentment and hard feelings.



- **Your personal representative:** A personal representative (called an executor in some states) is the trusted individual or institution you've chosen to administer and distribute your estate. Your personal representative knows your family circumstances and financial goals, and will work hard to get assets to your family as quickly, and with as little tax burden, as possible. If you don't have a will, the court will name an administrator for your estate, who likely will have no incentive to save taxes or speed up distributions.
- **Your favorite charities:** You've made contributions to charities over the years and you are committed to the work they do. You may feel you have a stake in their future. Without a will, though, your support of those charities ends when you pass away. State laws make no provision for charitable gifts from your estate.

Let's end on a positive note. There's still time to make sure your wishes will be taken into account after you've died. Begin to make your plans today: Who will

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get what? Does anyone need extra help or ongoing care? Would a trust for young children or grandchildren be prudent? Next, consult an attorney and get the job done. Deep satisfaction and peace of mind are waiting for you on the other side.

### Already have a will?

Life changes, and so should your will. A birth, a death, a divorce, a move to another state, even a family squabble—any of these life changes can affect what you want your will to say. And of course tax laws are always changing. So take time every five years or so to review your will and make sure it still works the way you want it to.

### Remember Jefferson Center.

When you write or amend your will, please consider including a gift to Jefferson Center. It's a simple yet long-lasting way to build our future financial strength and help ensure we can keep on doing the work that you value for generations to come. A gift through your will costs you nothing during your lifetime and leaves a lasting statement about a mission you believe in.

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**Contact us. We're here to help.**



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