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December EAP and Work-Life Message

Do I Need a Will?

You may have heard that if you do nothing else to take care of your legal affairs, you should write a will, and that is sound advice. If you don't make a will before your death, state law will determine who gets your property and a judge may decide who will raise your children. There are different types of wills, however; we'll provide basic overviews for three: simple, complex and joint.

(Note: Make sure your needs and circumstances fit the parameters of each will as defined by your state of residence.)

Simple Will

Most people need only a simple will—a single legal document that applies only to you. A simple will can name your beneficiaries, determine how your property is apportioned among the surviving heirs and designate a guardian for your minor children. Simple wills shield your family from potential disputes and lengthy legal battles as well as allow you to determine how and to whom your property and assets will be transferred after your death. You can also appoint an executor, which is a person or entity that ensures your wishes are met.

Complex Will

If your needs go beyond the constraints of a simple will, you might instead need a complex will. A complex will can mean a number of things, including that you:

- Have a significant net worth and will benefit from tax planning, or the estate is subject to current state or federal estate taxation.
- Own a business that will continue in operation after death.
- Want to put restrictions on what heirs may do with the property.
- Wish to leave money to someone in a trust because the person cannot manage his or her own affairs.
- Would like the property to be managed by a trustee for a period of time past the child's age of majority (age 25 or 30, for example).
- Think that someone will challenge the will.
- Want to exclude any lawful dependents.

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Joint Will

Joint wills are those executed by more than one person (a husband and wife, for example, but not limited to a matrimonial partnership) with the intent that each party's property, depending on who passes away first, will go to the survivor. When all parties involved in a joint will die, property covered in the will then pass on to such beneficiaries as children. A primary difference in a joint will is that neither party can change nor revoke the will without the other's consent, making it very difficult to alter.

If you have questions about drafting your own will—or need help determining which will is the right fit for you and your family—please contact your EAP or Work-Life representative at [1-800-824-4372](tel:1-800-824-4372), or log on to your EAP website at www.feieap.com; username: [roswell](#).

December Webinar

Wills, Trusts and Estate Planning

We invite you to participate in this month's webinar, presented by Attorney Paul Margerie, Margerie Law LLC, on **Wednesday, December 13, 2017 (12:00pm EST)**. To register for this webinar now, please [click here](#). (If clicking a link doesn't work, please copy and paste the URL in a new browser window instead.)

***Description:** Estate planning allows you to consider alternatives for, think through and set up legally effective arrangements that will meet your specific wishes in the event something happens to you or those you care about. This seminar provides an overview of documents everyone should have in place to protect and assist their family in solving a variety of estate planning issues.*

For a complete listing of this year's webinars, visit your EAP website and click on **"2017 Webinars and Registration"**, which is found under the **Webinars/Training** tab at the top of the page.

Don't forget to click on **"Listen to a Replay"** to view past webinars covering a variety of subjects.

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