

# CREATING A WILL



No matter your age or stage of life, creating or updating a will that reflects your values and wishes is a critical step toward planning for the future for yourself, your loved ones, and charitable organizations you believe in, such as Navy-Marine Corps Relief Society. This guide explains the general steps for making sure you leave the legacy you desire.

## HOW DO I MAKE A WILL?

A will is a legal document which spells out exactly how a person's assets should be distributed upon death. State and federal laws determine the legality of a will, so it is wise to talk with an attorney skilled in estate planning in your state.

Creating a will involves following some basic steps, making a few lists, and thinking about what is important to you.

- Make a list of everything you own. Start with major assets such as your house, car, securities, bank and investment accounts, and other financial assets such as life insurance and retirement accounts. Include personal items such as antiques, art, collectibles, and jewelry. Decide who you want to receive the items on your list – family members, friends, causes you care about.
- Find titles, deeds, and other documents that show what assets you own solely or with others. Organize and file these documents in a safe place.
- If you have children under age 18, choose a qualified guardian to care for them if neither you nor your spouse is living.
- Execute powers of attorney that name the person(s) who will be responsible for making healthcare and financial decisions if you become incapacitated.
- Choose an executor. This person will be responsible for seeing that the terms of your will are carried out as intended.
- Take your list to an estate attorney who will draft a legal will. Keep the original copy of your will in a safe place and notify family or friends where it is located. Consider giving a copy to the named executor.

## WHAT HAPPENS IF I DON'T HAVE A WILL?

When no will exists, the distribution of assets is generally handled by an official, such as a judge or court-appointed administrator, often using a formula devised by the state. Your assets may be distributed without consideration of your lifetime priorities and commitments, and a court-appointed guardian may be responsible for your minor children – where they live and how they are educated.

## IS ESTATE PLANNING EXPENSIVE?

Creating a will carries some expense, with the costs varying upon the amount of legal expertise required. When a person dies, the will goes through the state's probate process before assets can be distributed. It may be more expensive to implement a will that has not been properly prepared, than if you have worked with an estate attorney throughout the process.

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**The Navy was her family and she wanted to do something so Sailors and Marines and their families would not have to struggle like she did.**

– Executor, Estate of CDR Helen Maznio, USN

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**NMCRS gave me more than financial relief. It was much deeper than that. It was peace of mind. I am so thankful for them and for those who have donated.**

– LT (CH) Melendez, USN

## HOW OFTEN DO I NEED TO UPDATE MY WILL?

Once you have created an estate plan – which includes your will, power of attorney, living will, and trusts – it is good to review these documents after major life events, such as:

- Additions to your family through birth, adoption, or marriage
- You or a family member marries or divorces
- Someone in your family dies
- State or federal laws regarding estates change
- Named guardians, personal representatives, or trustees change
- Value of your estate significantly increases or decreases; assets are acquired or disposed of

## HOW CAN I INCLUDE NAVY-MARINE CORPS RELIEF SOCIETY IN MY WILL?

Leaving a gift to the Society is a powerful way to demonstrate your commitment to those who are serving or have served in the Navy or Marine Corps, and their families. Working with your estate attorney, you can add gift (bequest) language to your will. You have options when considering what to give:

- You can give a specific dollar amount
- You can give a percentage of your estate
- You can give all or a portion of what remains after gifts to other beneficiaries, such as your family and friends, have been made

*I give and bequeath to Navy-Marine Corps Relief Society, a nonprofit, charitable organization (EIN 53-0204618) which is incorporated in Washington, DC, and whose headquarters is located at 875 N. Randolph Street, Suite 225 Arlington, Virginia 22203, the remainder (\_\_\_\_\_percentage) of my estate, or \$\_\_\_\_\_ (dollar amount). This gift is to be used by Navy-Marine Corps Relief Society for such purposes and in such a manner as deemed appropriate.*

Unrestricted bequests enable the Society to use your gift where the need is the greatest. If you wish to designate your gift for a specific purpose, please discuss your plans with us in advance. We would be glad to talk with you about how to transform your passion and priority into a lasting legacy.

## WHAT IS THE CLARENCE DILLON SOCIETY?

Among our most loyal supporters is a group of thoughtful visionaries who have remembered NMCRS in their wills and trusts, or have set up a planned gift – they are members of the Clarence Dillon Society. Members receive a certificate signed by LtGen Jack Klimp USMC (Ret), President and CEO of NMCRS, and a token of our appreciation. If you have already included NMCRS in your will or trust, please let us know. We would be delighted to acknowledge your support and express our sincere thanks for your commitment.

If you have questions or would like more information, please contact the Development Department at [giving@nmcrs.org](mailto:giving@nmcrs.org) | (800) 654-8364.

No matter the form or size, a legacy gift will help ensure that Navy-Marine Corps Relief Society is ready to assist Sailors, Marines and their families each and every day. Thank you.

Navy-Marine Corps Relief Society  
(EIN 53-0204618)  
875 N. Randolph Street, Suite 225  
Arlington, VA 22203  
[www.nmcrs.org](http://www.nmcrs.org) | (800) 654-8364



NAVY-MARINE CORPS  
RELIEF SOCIETY®

**Please note:** This information is not intended as legal, financial or other professional advice. For assistance in charitable planning, we encourage you to obtain the counsel and services of a qualified professional.