

It may have started the first time we took a deep breath and blew out the candles, or perhaps it was when we gazed upon a lone star in a dark sky. We would quietly make a wish and take care to tell no one, in hopes that the wish would come true.

Wherever it began, the practice of keeping our most personal hopes and dreams to ourselves is a tradition that Americans, in large number, tend to revive when it comes to a final communication with friends and loved ones.

This final communication is called The Last Will and Testament. Regardless of how we've come to view this document, it is a final opportunity to give expression to personal wishes.



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*Main Office:*

**15 Technology Parkway South, Suite 125  
Norcross, GA 30092-2928  
770.449.6726 • 877.220.5664**

**Fax: 770.449.6680 • [www.gumf.org](http://www.gumf.org)**

*Savannah Office:*

**912.236.9266**

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Will Your Will Be Known?



# Will Your Will Be Known?

## Do You Need a Will?

Many people, especially young individuals and those who feel that their estate is too small, believe that a Will represents an unnecessary expense. But the preparation of a Will need not be expensive.

Even when property distribution issues are not numerous, a Will is the legal avenue through which a number of other issues should be addressed:

- Naming an executor
- Naming a legal guardian for minors
- Making gifts or transfers
- Reducing estate tax liability

In the absence of a Will, the state will resort to a formula. A judge will name an executor, a bond may have to be posted, the court will name a guardian and a formula will determine asset distribution.

## The Bequest

The charitable bequest affords a way for virtually anyone to express specific philanthropic wishes. In fact, the bequest is the most frequently utilized method to support charity in America.

A bequest may take on a number of forms, including naming:

- a specific dollar amount,
- a percentage of the estate,
- specific assets.

The philanthropic spirit is given a voice when wishes are expressed in the Will. While many may think philanthropy is reserved for a select few, the truth is that every bequest to this organization makes a mark that will last throughout history.

If you would like more information on Wills, including sample language for making a charitable bequest, we invite you to use the attached reply form or contact us directly.

## For More Information...

I have reviewed your brochure on Wills and Bequests and:

I would like to speak with someone who can provide additional information.

I would like to receive information on other charitable tax planning options.

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

State / Zip \_\_\_\_\_

Home Phone \_\_\_\_\_

Work Phone \_\_\_\_\_

E-mail \_\_\_\_\_

*(Please complete and return to the address indicated on the back panel. All inquiries are treated with complete confidence.)*