

An important part of your financial plan is your will. A will is a legal document that tells your survivors, called heirs, how you want your estate settled at your death. A will represents your last wishes and includes your bequests to those left behind.

A holographic will is a handwritten will. It is legal in many states. It is not witnessed by others. However, should someone contest the will, that is, try to prove to a court that the will is not valid, a holographic will may not be found to be legal in court. In most cases, it is worth the expense to have an attorney create a will. That way, you will get the best legal advice on how to distribute your assets, and you will make a will that will be found to be legal in court should the need arise.

You are able to make a valid will when you are of legal age. In most states, legal age is 18. Until then, you cannot enter into a contract to buy property, such as land or a home. Should you die before you reach legal age, your assets would go to your parents.

The document that follows is a simple will. A simple will distributes property and assets to your heirs. It does not contain trust provisions or other complicated requirements. When you have children, you will want a trust will—a will that sets up a guardianship and provides for income and assets to take care of your children until they reach legal age.

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*Read through the will that appears on the following page and write the answers to the following questions below.*

1. What is the name of the person who made the will?
2. What is the date of the will?
3. Who is the personal representative named in the will?
4. Who are the heirs of the will?
5. Who are the witnesses to the will?
6. Where (city, state) was this will made?

LAST WILL AND TESTAMENT OF  
MARCIA M. RADCLIFFE

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I, MARCIA M. RADCLIFFE, a resident of Milwaukee, Wisconsin, do make, publish, and declare this my Last Will and Testament, and I hereby revoke all wills and codicils to wills previously made by me.

FIRST: I acknowledge that I am unmarried and that I have no children living or deceased. I am the daughter of Maurice L. Radcliffe and Michelle B. Cardwell, both of whom are deceased. I have one sister, ANDREA S. RADCLIFFE JAMISON, who presently lives in Detroit, Michigan.

SECOND: I wish my remains to be buried at the Fair Oakes Cemetery in Milwaukee, Wisconsin. I direct the payment out of my estate of all of my just debts allowed in the course of administration, the expenses of my last illness, my funeral, the disposition of my remains, and the expenses of my estate.

THIRD: I give and bequeath all of my household goods, furniture, furnishings, appliances, miscellaneous books, apparel, art, jewelry, personal effects, automobile, and all other tangible personal property to my sister, ANDREA S. RADCLIFFE JAMISON, if she survives me.

FOURTH: I give and bequeath the rest, residue, and remainder of my estate to the following persons:

50% thereof to my friend, BRIAN J. WILSON, of Chicago, Illinois, and to his issue by right of representation;

25% thereof to my friend, MARJORIE M. KRYGER, of Boston, Massachusetts, and to her issue by right of representation.

FIFTH: I give, devise, and bequeath all the rest, residue, and remainder of my estate, of whatsoever nature and wheresoever situate, to my sister, ANDREA S. RADCLIFFE JAMISON, if she survives me. If she predeceases me, then I give, devise, and bequeath all the rest, residue, and remainder of my estate equally, share and share alike, to BRIAN J. WILSON and MARJORIE M. KRYGER and to their issue by right of representation.

SIXTH: I name and nominate my sister, ANDREA S. RADCLIFFE JAMISON, as personal representative of my estate, to serve without bond. If for any reason my sister is unable or unwilling to act in that capacity, then I name BRIAN J. WILSON and MARJORIE M. KRYGER to act as co-personal representatives of my estate, also to serve without bond.

SEVENTH: I give to my personal representative all the powers conferred upon such a representative by the State of Wisconsin. I authorize my personal representative to sell any asset on whatever terms appropriate in his or her sole discretion and to distribute the proceeds of sale. I authorize my representative to make any decision available under federal or state laws and to make distributions of cash or property. The good faith decisions of my personal representative in the exercise of these powers shall be conclusive and binding on all parties.

IN WITNESS WHEREOF, I execute this my last will on this 25th day of February, 2004.

*Marcia M. Radcliffe*

WITNESSES: Alicia M. Jackson and John R. Anderson

On February 25, 2004, we each saw the person named above sign the foregoing will at Milwaukee, Wisconsin. She did so of her own free will and declared it to be her intent. Thus, we are signing our names as attesting witnesses.

*Alicia M. Jackson* residing at Milwaukee, Wisconsin

*John R. Anderson* residing at Milwaukee, Wisconsin