



# The Top Ten Reasons Why You Should Not Have a Will

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This brochure contains general gift, estate, and financial planning information for educational purposes. It does not provide legal or tax advice. For advice or assistance on specific gifts and decisions please consult an attorney or other professional advisor.

11/20/2018 | 3025

**!** *Approximately 60% of Americans die without a will.*

Because talking about wills makes many people uncomfortable, they often make excuses not to write one. If you fall into this category, we'd like to help you get started.

When you ask your child why she hasn't cleaned up her room, you might hear lots of reasons why it didn't get done. And, you think, these are just excuses, excuses, excuses! You are probably right. The same thing holds true when we ask people why they haven't written their wills. What we hear are excuses, excuses, excuses — lots of them.

Here's what we hear all the time. It will save you the trouble of coming up with a list of your own. Feel free to add or subtract as many excuses as you can. Then ask yourself, "How many apply to me?"

1. I don't know an attorney who can draft my will.
2. I am not ready to face my own mortality.
3. I am too darn busy, and don't have time to think about it.
4. It's too costly.
5. I don't have enough assets to bother with a will.
6. I don't know anyone I can trust to be my executor.
7. I am too young to even think about a will — that's something for people my parents' age, not me.
8. What do I need a will for? My wife and kids (who can never agree on anything) can make the decisions.
9. I had a will, once, but my dog ate it — it was old, anyway.
10. It's too difficult, takes too long, and I hate lawyers anyway.

Even if only one of these excuses applies to you, that's one excuse too many. Let us send you some complimentary materials that contain valuable information to benefit you and your loved ones and could make getting started easier.

If you'd like to benefit William & Mary through your will, we can help you with that as well.

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