



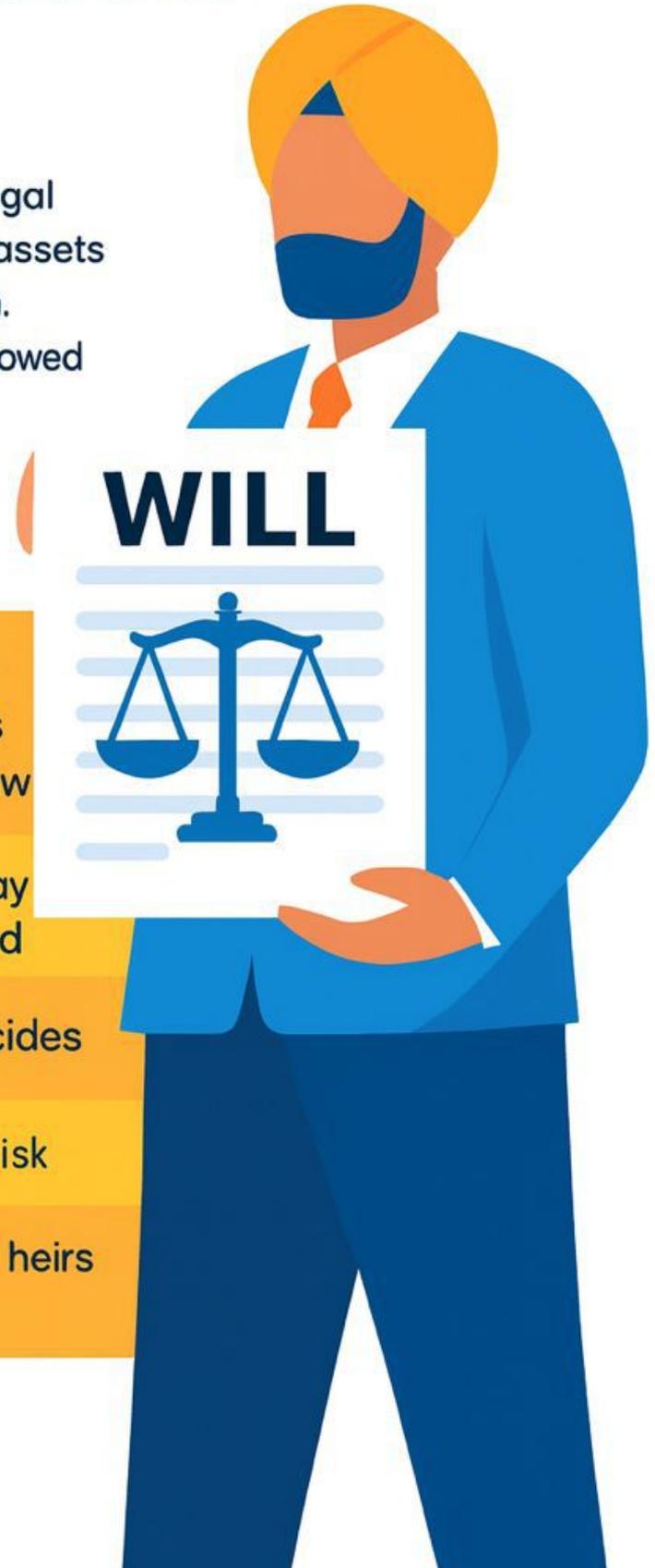
Planning Your Legacy : What is a Will & Why You Need One

? What is a Will?

A Last Will and Testament is a legal document that outlines how your assets will be distributed after your death. It helps ensure your wishes are followed and your family is cared for.

Why have a Will?

Distribution of Assets	State decides based on law
Surety Requirement	Surety may be needed
Guardianship (for Minors)	Court decides
Probate Process	Reduced risk
Family Disputes	Only legal heirs inherit



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