

LAST WILL OF _____

I, _____, of _____, _____,
revoke all my former Wills and Codicils and declare this to be my Last Will.

ARTICLE 1: DEBTS AND EXPENSES

I direct the payment of my funeral and burial or cremation expenses, administration expenses of my estate and debts duly allowed against my estate.

ARTICLE 2: DISTRIBUTION OF MY PROPERTY

I hereby give all of the rest and residue of my estate, real or personal, wheresoever situated, not including any property over which I now have or may acquire a power of appointment (and such powers, if any, are not exercised by this Will), to **my children**; provided, however, that the share of any such child who predeceases me leaving issue who survive me shall be distributed to his or her issue, by right of representation; and further provided, that the share of any such child who predeceases me leaving no issue who survive me shall be distributed prorata to those of my children who do survive me and to the issue, by right of representation, of any child who predeceases me leaving issue who survive me.

If I do not have any children, natural or adopted, my estate shall be divided upon the following beneficiaries and share:

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

ARTICLE 3: Nomination Of Executor

I nominate and appoint _____ to be the Personal Representative of my estate. If he/she is unable or unwilling to serve or continue to serve, I nominate and appoint _____ to be the successor Personal Representative. The Trustee of any trust created hereunder, shall be the same person as the personal representative named in this Will.

ARTICLE 4: TESTAMENTARY TRUST

If an interest in property becomes distributable to any beneficiary who has not attained the age of 25 years or who is incompetent, such interest shall thereupon vest, but shall be held in trust by the Trustee for such period of time as is deemed advisable by the Trustee, but not later than the attainment of such beneficiary's 25th birthday or the removal of his incompetency as the case may be. Until final distribution of such trust, the Trustee may pay to the beneficiary or use for his benefit so much of the net income thereof, and if the net income is insufficient, so much of the principal thereof, as shall be determined in the discretion of the Trustee to be appropriate for the health, education, support and maintenance of such beneficiary. Any net income not so distributed shall be accumulated and added to principal. If such beneficiary dies after the creation of a trust for his benefit under this paragraph, and before final distribution thereof, the remaining balance of his trust shall be distributed to such beneficiary's estate.

ARTICLE 5: SPECIAL NEEDS BENEFICIARIES

Pooled Trusts for Special Needs Beneficiaries: The Trustee may transfer all trust funds to a community trust or pooled trust in this or any other state that is established for the benefit of persons with disabilities and contains provisions similar to those in this trust and consistent with the law of the state in which the beneficiary resides. The remainder beneficiaries must remain the same as those in this trust. The Trustee shall have authority to execute documents as necessary to create an account or sub-account in any community trust for the benefit of a

disabled beneficiary and to transfer the principal and accumulated income of the beneficiary's trust to the Trustee of the successor trust for the benefit of such beneficiary, provided that the contingent beneficiary or beneficiaries of the sub-account shall be identical to the ones named in this Trust.

ARTICLE 6: NO BOND REQUIRED

I direct that no bond shall be required of my Personal Representative or Trustee, or their successors.

ARTICLE 7: POWERS OF PERSONAL REPRESENTATIVE AND TRUSTEE

My Personal Representatives and Trustees are empowered to do all things necessary or convenient for the orderly administration of my estate and any trust created hereunder and generally to have, manage and control my estate and said trusts as fully as I might, if living, do myself with respect to my own property, except that the Personal Representatives shall have no powers with respect to any assets which are payable directly to the Trustees. My Personal Representatives and Trustees are empowered to retain, invest and reinvest in assets of any kind without regard to diversification or to statutes or rules of law regarding investments by fiduciaries; to purchase appropriate insurance; to make distributions in cash or in kind, or partly in each, either pro-rata or otherwise; to allocate receipts and disbursements between income and principal when no provision is made for allocation or allocation under applicable law is uncertain; to receive reasonable compensation for services provided; to employ accountants, legal counsel or other agents, and to pay them reasonable compensation from the assets held; to purchase insurance on the life of any person, to receive the proceeds of any life insurance policies and to exercise any or all of the incidents of ownership with respect to such policies; to deal with the fiduciary of any trust or estate even though the fiduciary is a Personal Representative or Trustee hereunder; to resign upon giving written notice, together with a final account; and to perform any and every act that might be done by the absolute owner of the assets without liability for loss or damage resulting from actions taken or decisions made in good faith.

ARTICLE 8: GUARDIAN

GUARDIAN: If my children's parent, _____, does not survive me or if he/she survives me and then dies without having made provision for the custody and care of my minor children, I nominate and appoint _____ as the Guardian of the persons and the estates of my children during their minorities, to serve without bond.

ARTICLE 9: SINGULAR AND PLURAL

In this Will the use of one gender includes all genders and the use of the singular or plural case includes the other where appropriate.

Signed this _____ day of _____, _____.

This instrument, consisting of Four (4) pages, including this page, was on the above date, and in our sight and presence, signed by _____, the Testator/Testatrix. The Testator/Testatrix declared this to be his/her Last Will and we, at his/her request and in his/her sight and presence, and in the sight and presence of each other, have signed our names as attesting witnesses. At the time this Will was executed, we believe the Testator/Testatrix was of sound mind and acting voluntarily.

_____ of _____

_____ of _____