

LAST WILL AND TESTAMENT

1. 1. Declaration and Identification of Family

I, [FULL LEGAL NAME], also known as [ANY OTHER NAMES USED], residing at [STREET ADDRESS], [CITY], [COUNTY] County, State of [STATE], being of sound mind and memory and at least eighteen years of age or otherwise legally competent to make a will, declare this document to be my Last Will and Testament. I make this Will freely and voluntarily, without duress, fraud, menace, or the undue influence of any person. I am currently [MARITAL STATUS: married to [SPOUSE FULL NAME] / unmarried / widowed / divorced]. My children now living are: [CHILD 1 FULL NAME, DATE OF BIRTH], [CHILD 2 FULL NAME, DATE OF BIRTH], [ADDITIONAL CHILDREN]. Any reference in this Will to my children includes children later born to or legally adopted by me unless I state otherwise. I have intentionally made no provision in this Will for [NAME OF ANY PERSON INTENTIONALLY OMITTED, OR STATE "no person"], and that omission is deliberate and not the result of accident or oversight.

2. 2. Revocation of Prior Wills and Codicils

I revoke all wills, codicils, and testamentary writings that I have previously made, including without limitation the will dated [DATE OF PRIOR WILL, IF ANY] and any codicil to it. Any instruction, memorandum, letter, note, or verbal statement I have made about the disposition of my property that conflicts with this Will is of no effect, except for a written personal property memorandum referred to in Section 5 if my state recognizes one. I intend this document to be the only operative expression of my testamentary wishes as of the date I sign it. I direct that all prior original wills in my possession be destroyed, and that this Will control if any earlier version is nevertheless produced after my death.

3. 3. Payment of Debts, Expenses, and Taxes

I direct my Executor to pay from my estate all of my legally enforceable debts, the expenses of my last illness, the costs of my funeral and the disposition of my remains, and the ordinary expenses of administering my estate, including reasonable attorney, accountant, appraiser, and Executor fees. My Executor may pay these amounts from the residue of my estate described in Section 6 unless applicable law directs otherwise, and may in its discretion decide which assets to sell to raise the necessary funds. All estate, inheritance, transfer, and similar death taxes payable because of my death, together with any interest and penalties on them, shall be paid from the residue of my estate as an expense of administration and shall not be apportioned among the beneficiaries, unless I state otherwise in this Will. My Executor is not required to seek reimbursement from any beneficiary or from the recipient of any non-probate asset for taxes paid under this Section.

4. 4. Specific Gifts of Money and Property

I make the following specific gifts, each of which is to be distributed free of any obligation to contribute to debts or taxes: to [BENEFICIARY 1 FULL NAME], of [BENEFICIARY 1 ADDRESS], my [DESCRIPTION OF PROPERTY OR SUM OF MONEY]; to [BENEFICIARY 2 FULL NAME], of [BENEFICIARY 2 ADDRESS], my [DESCRIPTION OF PROPERTY OR SUM OF MONEY]; to [CHARITY OR ORGANIZATION NAME], a [DESCRIPTION OF ORGANIZATION] located at [ORGANIZATION ADDRESS], the sum of [AMOUNT] to be used for [PURPOSE OR GENERAL PURPOSES]. If a beneficiary named in this Section does not survive me by the period stated in Section 7, that gift lapses and becomes part of my residuary estate unless the beneficiary is my descendant, in which case the gift passes to that beneficiary descendants by right of representation. If I no longer own an item of property described above at my death, the gift of that item is void and the beneficiary receives no substitute, cash equivalent, or insurance proceeds unless I state otherwise. To the extent permitted in my state, I

may leave a separate signed and dated written memorandum disposing of items of tangible personal property, and I direct that any such memorandum in existence at my death be given effect.

5. 5. Gift of Tangible Personal Property

I give all of my tangible personal property not otherwise disposed of in Section 4, including household furnishings, clothing, jewelry, books, artwork, collections, tools, sporting equipment, and motor vehicles, together with any insurance policies covering that property, to [PRIMARY RECIPIENT OF PERSONAL PROPERTY]. If that person does not survive me, I give this property to [ALTERNATE RECIPIENT], or if that person also does not survive me, to my children who survive me in shares of substantially equal value as they agree among themselves. If my children cannot agree within [NUMBER, e.g., 60] days after my death, my Executor shall divide the property in a manner my Executor considers fair and may sell any item that cannot be conveniently divided and distribute the proceeds instead. My Executor may pay the costs of storing, insuring, packing, and shipping this property as an expense of administration.

6. 6. Residuary Estate

I give all the rest, residue, and remainder of my estate, of every kind and wherever located, including property over which I hold a power of appointment and any gift that fails or lapses under this Will (my "Residuary Estate"), as follows: [PERCENTAGE]% to [RESIDUARY BENEFICIARY 1 FULL NAME]; [PERCENTAGE]% to [RESIDUARY BENEFICIARY 2 FULL NAME]; [PERCENTAGE]% to [RESIDUARY BENEFICIARY 3 FULL NAME]. The shares stated above must total one hundred percent. If any residuary beneficiary does not survive me by the period stated in Section 7, that share passes to [ALTERNATE FOR THAT BENEFICIARY], or if no alternate is named and the beneficiary is my descendant, to that beneficiary descendants by right of representation. If no named beneficiary or alternate survives me, I give my Residuary Estate to my heirs at law determined as if I had died without a will under the law of the State of [STATE] in effect at my death.

7. 7. Survivorship and Simultaneous Death

A beneficiary is treated as having predeceased me unless that beneficiary survives me by [SURVIVORSHIP PERIOD, e.g., 30] days. If my spouse and I die under circumstances in which the order of our deaths cannot be reliably determined, my spouse shall be deemed to have predeceased me for all purposes of this Will, and my estate shall be administered accordingly. This Section is intended to avoid the same assets being administered twice in quick succession and to keep property from passing through the estate of a beneficiary who barely outlived me. Nothing in this Section affects the beneficiary designation on any life insurance policy, retirement account, transfer-on-death account, or jointly titled asset, which pass outside this Will according to their own terms.

8. 8. Nomination of Executor

I nominate [EXECUTOR FULL NAME], of [EXECUTOR ADDRESS], telephone [EXECUTOR PHONE], as the Executor and personal representative of this Will. If that person is unable or unwilling to serve, or ceases to serve for any reason, I nominate [ALTERNATE EXECUTOR FULL NAME], of [ALTERNATE EXECUTOR ADDRESS], as successor Executor. I direct that no Executor be required to post a bond or other security in any jurisdiction, and I request that my estate be administered with the least court supervision permitted by the law of the State of [STATE], including any available independent or informal administration. My Executor is entitled to reasonable compensation for services and to reimbursement for expenses properly incurred in administering my estate. My Executor may retain attorneys, accountants, appraisers, brokers, and other advisors and pay them reasonable fees from my estate.

9. 9. Powers of the Executor

In addition to all powers granted by law, and without the need for court approval except where the law requires it, my Executor may: retain, sell, exchange, lease, mortgage, or otherwise dispose of any real or personal property at public or private sale on the terms my Executor considers advisable; continue, incorporate, or wind up any business interest I own for the period my Executor considers necessary; invest and reinvest estate assets; borrow money and pledge estate assets as security; pay, contest, settle, or compromise any claim in favor of or against my estate; make tax elections, including elections regarding the taxable year and the allocation of any generation-skipping transfer exemption; distribute property in cash, in kind, or partly in each without requiring equal treatment among assets of equal value; open and maintain accounts and safe deposit boxes; and take any other action reasonably necessary to administer and close my estate. My Executor may make distributions to a minor or incapacitated beneficiary by paying to a custodian under the applicable Uniform Transfers to Minors Act, to a trust described in Section 10, or to the person having custody of the beneficiary, and the receipt of that person fully discharges my Executor.

10. 10. Trust for Minor and Young Beneficiaries

If any beneficiary entitled to a share of my estate is under [DISTRIBUTION AGE, e.g., 25] years of age when the share would otherwise be distributed, that share shall be held in a separate trust for that beneficiary. I nominate [TRUSTEE FULL NAME], of [TRUSTEE ADDRESS], as Trustee, and [ALTERNATE TRUSTEE FULL NAME] as successor Trustee, and I direct that no Trustee be required to post bond. The Trustee may distribute as much of the income and principal as the Trustee considers advisable for the health, education, maintenance, and support of the beneficiary, taking into account other resources reasonably available to that beneficiary. The trust terminates and the remaining assets are distributed outright to the beneficiary at age [DISTRIBUTION AGE], or in installments of [DISTRIBUTION SCHEDULE, e.g., one-half at 25 and the balance at 30], and if the beneficiary dies before full distribution, the remaining assets pass to [CONTINGENT REMAINDER BENEFICIARY]. No beneficial interest under this trust may be transferred, assigned, or reached by the creditors of a beneficiary before actual distribution, to the extent permitted by applicable law.

11. 11. Nomination of Guardian for Minor Children

If at my death I have any child who is a minor and there is no surviving parent able and willing to assume custody, I nominate [GUARDIAN FULL NAME], of [GUARDIAN ADDRESS], telephone [GUARDIAN PHONE], as guardian of the person of each of my minor children. If that person is unable or unwilling to serve, I nominate [ALTERNATE GUARDIAN FULL NAME], of [ALTERNATE GUARDIAN ADDRESS], as successor guardian. I nominate [GUARDIAN OF ESTATE FULL NAME] as guardian of the estate or conservator of the property of my minor children, and I request that this nomination be honored to the extent the property is not already held in trust under Section 10. I ask that my children remain together in the same household if reasonably possible, and I direct that the reasonable costs of caring for, educating, and housing my minor children be paid from the assets held for their benefit. I understand that a court makes the final appointment based on the best interests of the child, and I ask that the court give this nomination the weight allowed under the law of the State of [STATE].

12. 12. No-Contest Clause and General Provisions

If any beneficiary under this Will directly or indirectly contests the validity of this Will or any of its provisions, or takes any proceeding to void or nullify it, other than a proceeding brought in good faith and with probable cause, that beneficiary and all persons claiming through that beneficiary shall forfeit any interest under this Will and shall be treated as having predeceased me. The headings used in this Will are for convenience only and do not affect its interpretation. If any provision of this Will is held invalid or unenforceable, the remaining provisions remain in full

force and shall be applied as nearly as possible to my expressed intent. This Will is governed by the law of the State of [STATE], and references to statutes include successor provisions. Words in the singular include the plural, and the term "descendants" means lineal descendants of all generations, including adopted persons.

13. Signature, Attestation by Witnesses, and Self-Proving Affidavit

I sign this Will consisting of [NUMBER OF PAGES] pages, each of which I have initialed, on [DATE] at [CITY], [STATE]. TESTATOR: [FULL LEGAL NAME]. Signature: _____. ATTESTATION: The foregoing instrument was signed, published, and declared by the Testator to be the Testator Last Will and Testament in the presence of us, [NUMBER] witnesses, who at the request of the Testator, in the presence of the Testator, and in the presence of each other, have signed our names as witnesses below. Each of us states that the Testator appeared to be of sound mind and under no constraint or undue influence, and that none of us is a beneficiary under this Will. WITNESS 1: Signature: _____. Printed Name: [WITNESS 1 NAME]. Address: [WITNESS 1 ADDRESS]. Date: [DATE]. WITNESS 2: Signature: _____. Printed Name: [WITNESS 2 NAME]. Address: [WITNESS 2 ADDRESS]. Date: [DATE]. [ADDITIONAL WITNESS BLOCK IF YOUR STATE REQUIRES MORE THAN TWO WITNESSES]. SELF-PROVING AFFIDAVIT: STATE OF [STATE], COUNTY OF [COUNTY]. We, [FULL LEGAL NAME], [WITNESS 1 NAME], and [WITNESS 2 NAME], the Testator and the witnesses whose names are signed to the foregoing instrument, being first duly sworn, declare to the undersigned officer that the Testator signed the instrument as the Testator Last Will and Testament, that the Testator signed willingly and for the purposes expressed in it, and that each witness, in the presence and hearing of the Testator, signed the Will as witness and to the best of that witness knowledge the Testator was at that time at least eighteen years of age, of sound mind, and under no constraint or undue influence. TESTATOR: _____. WITNESS 1: _____. WITNESS 2: _____. Subscribed, sworn to, and acknowledged before me by the Testator and the witnesses on [DATE]. Notary Public: _____. My commission expires: [EXPIRATION DATE]. [Seal]. Note: a self-proving affidavit is optional in some states, unavailable in a few, and formatted differently in others; confirm the wording accepted in [STATE] before using this block.

14. Disclaimer

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