

# Carpenters'



# Combined Funds, Inc.

## CARPENTERS' COMBINED FUNDS, INC.

### ABOUT YOUR WILL

August 2003

*Submitted by: Stephen J. O'Brien, Esquire*

The following are a few ideas to keep in mind when reviewing your Will:

1. If you should move to a different state or country, check to make sure that your Will is valid under the laws of that state or country;
2. You should review your Will whenever there is any change in your personal circumstances, such as birth, death, divorces or remarriage;
3. If your assets grow substantially, proper estate planning may permit you to reduce the amount your estate pays for Federal Estate and Pennsylvania Insurance taxes;
4. You should keep you Will in a safe place; make sure that you tell someone that you have a Will and where to find it. If you Will cannot be located the time of your death, then the Will is presumed destroyed and revoked;
5. You should keep an information sheet with your Will that lists your main assets and indicates where your other important papers are kept. The asset list should include information on life insurance policies, jointly-owned property and any retirement plans you have set up, such as IRA, etc.;
6. Do NOT write on your Will or attempt to change your Will yourself; such writings will invalidate your Will; consult your attorney.

Your Executor should contact an attorney before proceeding with the administration of your estate. Ask an attorney for a fee quote before hiring and do not accept a percentage of the estate total as a basis for the fee.

Please feel free to contact my office at 412-833-5949 with any questions.