

YOUR WILL TO HELP

... WHY HAVE A WILL?

A will is one of the most important documents you will ever sign. Think about the things a will enables you to do:

- A will lets you direct precisely who will receive all the property you have accumulated over your lifetime. Without a will, the state decides who receives what – all according to inflexible rules.
- Your will can contain a trust that provides financial security and money management for family members who need special assistance.
- Your will permits you to nominate the persons who will handle your estate or serve as guardians of children.
- Your will enables you to assist friends, worthwhile causes like Partners Home Care, institutions and others that the law omits.
- A skillfully drafted will can allow your family to minimize estate taxes and other costs that may reduce your estate's vital assets.
- Your will can be an expression of your personal values. You may wish to memorialize a special person in your life, aid an impoverished friend, or distribute cherished heirlooms to special people.

Executing a will is neither difficult nor expensive. Yet the rewards are great indeed, both in peace of mind and in personal satisfaction.

PLANNING A WILL THAT IS PRACTICAL ... AND DEEPLY SATISFYING

We have received many bequests – gifts by will – from thoughtful people who considered it only fitting to provide us something from their estates. Their bequests were simply a continuation of the support they had provided to Partners Home Care and the visiting nurses all their lives. For these gifts we are profoundly grateful.

Your bequest can be of a stated dollar amount, or you can leave specific property. Some of our benefactors prefer to bequeath a certain percentage of the "residue" (the amount that remains after paying all inheritances, debts and costs). There are special arrangements by which your bequest can provide financial benefits to your family and later be used in our programs.

IF YOU ALREADY HAVE A WILL

Great! We hope you keep it up to date. When the time comes to make a change, a simple codicil (amendment) often is all that is needed. If you are considering a codicil, or a whole new will, may we suggest one more satisfying change: a bequest to assist our programs including visiting nurse, therapy, home health aide and social work services in your community.

Listed below are samples of language to be used to designate Partners Home Care as a will beneficiary:

• **Specific Bequest** – Partners Home Care receives a specific dollar amount, a specific piece of property or stated percentage of your estate. This is one of the most popular forms of bequests.

"I bequeath to Partners Home Care, a Massachusetts non-profit organization, the sum of \$____ [or the description of an asset or ____ percent of my estate], for support of their general purposes."

• **Residuary Bequest** – Partners Home Care receives all of or a stated percentage of your estate after distribution of specific bequests, other intentions and payment of debts, taxes and expenses.

"I bequeath the remainder of my estate [or ____ percent of my estate], both real estate and tangible personal property, to Partners Home Care, a Massachusetts non-profit organization, for their general purposes."

• **Contingent Bequest** – Partners Home Care receives all or part of the estate under certain contingencies, such as the death of another beneficiary.

"I bequeath the remainder of my estate [or ____ percent of my estate], both real estate and tangible personal property, to Partners Home Care, a Massachusetts non-profit organization, for their general purposes if _____ (name of beneficiary) does not survive me."

Partners Home Care was formed through the merger of 27 visiting nurse associations including the ACVNA, Hingham VNA, Milton VNA and Salem VNA, to name a few. If you have referenced any one of these or other visiting nurse associations in your estate plans, please contact our development office to get our most current information as it is recommended that you change the name to Partners Home Care to assure that the bequest is realized.

HOW TO GET A WILL ... OBTAINING A WILL IS AS SIMPLE AS 1 - 2 - 3

1 Call your attorney. Make an appointment to plan your will. If you do not have an attorney, ask a friend or a relative to recommend one, or call your local bar association.

2 Prior to the appointment, sit down and

write out all the goals you would like to accomplish through your will.

3 Follow your will planning through to completion. Store your will in a safe place and examine it periodically to assure that it is up to date with your family needs and personal desires.