



from books and CDs

- Introduction
- Marriage
- New Home
- New Family
- College
- Separation
- Illness
- Retirement
- Estate

Estate

Even if you don't have a lot to leave, a clear, straight-forward will can save your heirs a lot of grief and avoid any confusion about what you want done with your estate.

If your greatest concern is to leave the most possible to your heirs, a will may not be the answer. According to finance expert Marshall Loeb, ***"The surest, simplest way to reduce estate taxes is to give to your heirs while you are still alive the maximum amount that the law allows and that you can afford."***

What you can do:

- Hire other professionals such as finance planners and accountants. Their advice will help you leave the most possible to your heirs, without shorting Uncle Sam.
- Use a lawyer to draft your will--and your spouse's. Avoid do-it-yourself books; one slip and it's meaningless.
- Get witnesses. (Don't ask your beneficiaries to be witnesses, it could cost them their legacies.)
- Don't put your will in a safe deposit box, some states seal boxes at the holder's death, making it difficult to get the will released.
- Review your will regularly and keep it up to date.

Where you can start:

- [The National Association of Financial and Estate Planning](#). This site includes free information to help you with estate planning, protection of your assets from lawsuits and judgments, home mortgages, wealth planning and tax savings.
- [The Legal Survival Website](#). Obtain information and assistance on a variety of law issues. The estate planning page outlining common scenarios and how to plan for them is very helpful.
- [Estate Preservation Alliance](#). Educational materials cover estate planning and related topics.