

WILL OF [TESTATOR]

I, [TESTATOR], of [full address], declare this to be my Will and revoke all former wills and codicils previously made by me.

ARTICLE I - FAMILY

I am married to [name of spouse] and I have _____ living children (being [names of children]).

ARTICLE II - BEQUESTS

A. Personal Effects

I bequeath to my spouse, if he/she survives me, all my tangible personal property, together with all insurance on such property. If my spouse does not survive me, I bequeath said tangible personal property to [name(s) of beneficiary(ies)]. If six months after my death there remains tangible personal property which my [beneficiary/beneficiaries] have/has not agreed how to divide, my Executor shall sell, donate to charity, or otherwise dispose of such property, whether to [list], in whatever manner my Executor considers best, and my Executor shall add any net proceeds to my residuary estate.

If I leave a signed letter or memorandum requesting that specific articles of tangible personal property be given to named individuals, I ask that my family honor such request.

B. Residences

I devise to my spouse, if he/she survives me, all my interest in residential properties, and land associated therewith, which my spouse and I maintained as our seasonal or permanent residences, together with all insurance on such property. If my spouse does not survive me, said property shall be included in and disposed of as a part of my residuary estate.

ARTICLE III - RESIDUARY ESTATE

I devise and bequeath all my remaining property, including lapsed legacies and devises, (my "Residuary Estate") to my spouse or, if he/she does not survive me, to [name(s) of beneficiary(ies)].

ARTICLE IV - CLAIMS, EXPENSES AND TAXES

A. Claims and Expenses

My Executor shall pay (i) all claims allowable against my estate, the expenses of my last illness and funeral, and expenses of administration (including ancillary administration) in such amounts as my Executor considers reasonable without regard to any limitation imposed by law or rule of court, and (ii) any charitable pledge signed by me (unsigned pledges shall not be recognized) unless such pledge by its terms is released by my death conditioned upon my survival. The reasonable costs of protecting, packing, storing, insuring, shipping and delivering all assets of my estate, including costs incurred before the qualification of my Executor, shall be paid as an expense of administering my estate. All such payments shall be charged against my Residuary Estate.

B. Taxes

My Executor shall pay all estate, inheritance, legacy, succession or transfer taxes (other than any generation-skipping transfer tax resulting from a taxable termination), imposed by reason of my death. Except as provided below, such taxes shall be charged against my Residuary Estate, without apportionment or proration and with no right or reimbursement from any recipient of any property. However, any amount by which such taxes shall be increased because of property over which I have a

power of appointment or in which I have a qualifying income interest for life shall be paid by the persons holding or receiving such property. Interest and penalties concerning any tax shall be paid in the same manner as the tax.