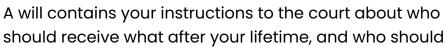


Will vs. Living Trust: Which Do I Need?

"Do I need a will, or should I have a trust?" Many people ask this question when planning for the future.

Both wills and living trusts are effective tools to provide for the future needs of your family. Both can also be used to support Multiplication Network and the other causes close to your heart.





oversee the process. A will may also designate care for minor children, family with special needs or pets. A will takes effect at the time you go to be with the Lord, so you can change it at any time during your lifetime. Almost everyone should have a will, regardless of what you own.

A living trust, on the other hand, is a way of holding your assets while you are still alive. Like a will, it can provide future instructions, but it may also protect your family from delays and extra costs by avoiding the probate court process. You can name yourself or another person to manage trust assets during your lifetime.

Which of these do *you* need? It's not necessarily an either/or. You certainly need a will, and you might need a trust, as well. Your trusted professional advisors can assess your needs based on your goals, where you live, and the complexity of what you own.

What else should your plan include? To learn more about the who's, what's and how's of the planning process, request your free copy of "The Roadmap to Your Completed Will." Email Diane W. Hyland at dhyland@multiplicationnetwork.org or call 616-283-1004 today.