Wills For Heroes
General Information and Instructions

In an effort to show our appreciation for the daily sacrifices of first responders, this *free* program is brought to you by the Young Lawyers Division of the New Jersey State Bar Association and the Wills for Heroes Foundation. The program offers free Wills to New Jersey's first responders and their spouses/partner. The program will be held on Saturday, February 20, lawyers will be at the Camden County Water Commission Building, located at 8790 Park Avenue, Pennsauken, New Jersey. The Estates & Trusts Society of Rutgers University School of Law is sponsoring the Pennsauken event and members of the Camden County Bar Association's Probate & Trust Committee have volunteered to assist with the program. The Pennsauken Fire Department is the host emergency services organization. Registration and further information is available at http://pennsaukenwfh.eventbrite.com/.

The complementary Wills we offer, however, are not for everyone. To enable us to offer these estate planning documents to New Jersey first responders efficiently and at no cost, the Wills do not cover many issues for persons with larger or complicated estates, beneficiaries with special needs, and beneficiaries that cannot handle finances. The program also is not appropriate for persons who want to set up or require sophisticated Trusts. As defined in the Wills for Heroes program, a large estate exceeds $750,000.

Your estate (for Wills for Heroes purposes) consists of your cash, personal property, stock and bonds, real estate (equity only), savings, life insurance (only include the case value of a whole life policy – do not include term life insurance, even though term life insurance may have value in the secondary market), inheritances (only inheritances you have already received; do not count it if the inheritance is in trust for your benefit or if it is expected in the future) and retirement assets like a 401(k) or an IRA. If you have a large or complicated estate or desire complex Trust arrangements, this program is not available to you. You should instead contact a lawyer who focuses in the area of Wills and Trusts.

Wills for Heroes does not handle beneficiary designations on any assets**.** For example, if you designated a beneficiary(ies) in your life insurance policy, they will receive their benefit without it passing through your Will. On the other hand, life insurance policies where the beneficiary is not designated, or where you name your estate as the beneficiary, *will* pass through your Will when you die. The same principle applies to IRAs, retirement plans, annuities and 401 (k) plans. You should check with your provider every one to two years to make sure the beneficiary designations are correct and current.

Additionally, Wills for Heroes does not handle the following areas/issues: 1) estate, gift, income and / or Generation Skipping Transfer tax issues; 2) special needs trusts; 3) charitable trusts; 4) citizenship / domicile of first responder and/or spouse; 5) assets managed by a fiduciary outside of the United States; 6) assets held outside of the United State; 7) short term and/or long term care planning; 8) immigration issues; and 9) any litigation matter. The program also does not handle complicated or intricate planned distributions outside of the questionnaire options.

No lawyer or law firm involved in the Wills for Heroes program has performed a conflict search on your name or your spouse or partner's name; therefore, if you are aware of any legal proceeding involving you, please alert the attorney at the beginning of the interview so that the attorney will arrange for another attorney to meet with you.

A questionnaire will be provided to you upon registration. The questionnaire will answer some common questions and prepare you to discuss your needs with an attorney. It will also provide a convenient form to record your important information. All discussions with an attorney will be kept confidential. The Wills for Heroes program does not keep a copy of your will or other estate planning documents; it will be up to you to keep your original documents in a safe and fireproof place. This questionnaire will also help you organize information that the attorney needs to advise you and prepare your estate plan. Some individuals need complex plans that may be beyond what is available in this program. The attorney assigned to work with you will advise you if it is necessary in your case.

If your spouse or partner is also scheduling an appointment, please note that *each spouse or partner must fill out and bring with him/her a separate estate planning questionnaire,* even though the questionnaires may be similar to each other. **Please bring your completed questionnaire with you to the Wills Day along with a government issued form of identification.**