

Your Pour-Over Will & Separate Writing

In short: Your Pour-Over Will is a safety net for your Trust. If any assets are left outside your Trust when you pass away, the Will "pours" them in, so they're distributed under your Trust's instructions.

Why Do I Need a Will If I Have a Trust?

Picture your Trust as a bucket. Most of your assets should already be inside it. But it's common for something to end up outside, for example:

- A new car or new bank account
- An inheritance
- An investment account you forgot to transfer
- A refund received shortly before death

Your Pour-Over Will catches these assets and moves them into the bucket.

Does It Avoid Probate?

Not by itself. Probate is the court-supervised process for transferring assets owned solely in your name. Assets left in your name may still go through probate before they reach your Trust. **The best way to avoid probate is to keep your Trust funded.** The Will is a backup, not a substitute.

What Else Does My Will Do?

- **Names your Personal Representative** (executor), who handles any probate: gathering assets, paying valid debts and expenses, working with the probate attorney, and transferring what's left to your Trust. Choose someone trustworthy and organized.
- **Nominates a guardian** for minor children, if you have any.
- **Revokes any prior Wills.**

Your Trust remains your main plan and controls who receives what. Your Will doesn't replace it. If everything is properly in your Trust, your Will may have little or no work to do. You can change your Will while you are mentally competent; review it together with your Trust whenever your plan changes.

Your Separate Writing (Personal Property List)

A list, referenced in your Will, that says who gets specific personal belongings. You can usually update it any time **without** re-signing your Will or Trust.

Use it for items you can touch and move:

Jewelry, family heirlooms, furniture, artwork, collectibles, firearms, tools, and household items.

Example: "My grandfather's watch goes to my grandson."

Don't use it for:

Real estate, bank or investment accounts, retirement accounts, life insurance, or business interests. These pass through your Trust, beneficiary designations, or deeds.

Tip: Keep it with your estate planning documents, tell your Successor Trustee or Personal Representative where it is, and destroy old copies whenever you update it.