MUTUAL SOLUTIONS



POUR-OVER WILL

Services provided by Epoq, Inc.

Start your estate planning today. The Will Prep service is available to Mutual of Omaha policyholders with life insurance coverage. This service allows you to create important legal documents using smart technology customized to your needs. Start protecting your loved ones today by preparing essential estate documents, such as a pour-over will, from the comfort of your home.

What is a living trust?

- It's a legal agreement giving your property to a trust, along with directions on how to distribute the assets
- A living trust allows your loved ones to inherit your assets without going through probate
- Probate is a court process that determines who inherits your property when you pass away. It can be costly and very time-consuming
- You are the trustee while alive and will continue to control your property as usual
- When you pass, your trustee must manage the assets according to the directions outlined in the living trust
- Because the trust — and not you — owns the property, there's no need for probate

What is a pour-over will?

- It's a special type of last will and testament for someone with a living trust
- Assets (such as cash, bank accounts and real estate) will be transferred to your living trust while you're alive
- A pour-over will takes care of anything not already named in the trust when you die. It simplifies the probate process for your remaining assets

What does a pour-over will do?

- It appoints a personal representative, or executor, to oversee your estate settlement
- It names a guardian for any minor or disabled children
- It sets aside money to care for your pets
- It gives specific items as a gift to specific people
- It tells the probate court that you want the left-over assets outside of your trust to be given to the trust when you pass away
- It saves time and money because the (probate) court only oversees the transfer of a few assets to one beneficiary — the trust



How do I get started?

To create your will, visit **willprepservices.com** and use the code MUTUALWILLS to register. Once registered, you can get started drafting your pour-over will.

Mutual of Omaha

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