

A **WILL** is a document in which you specify what is to be done with your property when you die. If you die without a will, state statutes of descent and distribution establish the order in which your relatives inherit your possessions. These statutes differ from state to state but the general order is: (a) spouse and natural or adopted children and their descendants; (b) parents; (c) brothers and sisters and their descendants. So if you die without a will, the state decides who gets your property. If you have a will, you make that determination.

The question is often asked- "Do I need a will?" The answer depends on a variety of things such as your personal preferences, your financial situation, and whether you have dependents. Anyone can get a will, but if you are not married and don't have children, and don't have a lot of assets you may not need a will if you are comfortable with your assets passing under the laws of your state. However, if you have dependents and/or a significant amount of assets, it would probably be in your best interest to have a will. If you have any questions, you can contact the MEU SJA or go to legal assistance on base.

**SGLI and insurance: It is important to know that insurance and SGLI do NOT pass by will. The individuals that are to receive the benefits of insurance, including SGLI, are designated in the insurance (SGLI) paperwork. It is important to make sure that this information is updated, especially if the owner of the policy has recently had significant events in their life such as divorce, marriage, and children.**