Preparing a will doesn’t have to be complicated — or expensive. Your employee assistance program includes simple tools that can help you create a basic will in no time.

Why do I need a will?
Having a will helps make sure your assets are distributed — and your children taken care of — according to what you prefer. Without one, the state can make such decisions for you. Your Unum benefits include access to a work-life balance EAP that can guide you through the process of creating a will, to make sure your final wishes are carried out as you prefer.

How do I get started?
A visit to the EAP website or one simple phone call — that’s all it takes to begin creating your will:

**Go online** to [lifebalance.net](http://lifebalance.net)
- Use lifebalance as your ID and password.
- Look for “Quick Links.”
- Select “Legal Resources.”
- Scroll down and click on “Access Work-life Balance Online Legal Resources.”
- Select “Legal Forms.”
- Click on “Personal Documents,” enter your state and select “Wills, Powers of Attorney, and Estate Planning.”
- Select the will that you would like to prepare.

- Select the name of the document you would like to create.
- Now you may register as a new user and continue through the will preparation process.

**Or call:**
- 1-800-854-1446 (English)
- 1-877-858-2147 (Spanish)
- 1-800-999-3004 (TTY/TDD)

A legal consultant will gather some basic information from you and discuss your options. You may either be directed to the online service to create a will, or you can ask the consultant to send you a will questionnaire to complete and return.

Most important reasons Americans create a will:1
- **62%** to ensure their assets are passed on to the right people
- **40%** to specify their last wishes
- **38%** to prevent family disputes

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Preparing your will can bring you peace of mind. And with your EAP, it’s easy, too.

What else do I need to know?
The work-life balance EAP website also provides more information about these important end-of-life topics, which you may wish to consider in drafting your will:

• **Estate planning** — to arrange for the transfer of your personal assets to your beneficiaries.

• **Advance directive or living will** — to choose in advance which life-prolonging treatments you would want under certain conditions.

• **Power of attorney** — to authorize a person you choose to act on your behalf if you are not able. This can be written to apply to finances or health.

• **Final arrangements memorandum** — to let loved ones know your wishes regarding funeral, cremation or burial, and other end-of-life matters.

Remember, your Unum benefits include these tools at no additional cost to you.

One last step
Once you have created or updated your will, we recommend that you have a licensed attorney review it. This follow-up will help ensure you have the necessary language for your unique situation and the correct forms for your state.