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468 N CAMDEN DRIVE 2ND FL  
BEVERLY HILLS CA 90210

310.285.5375 TEL  
310.943.1481 FAX

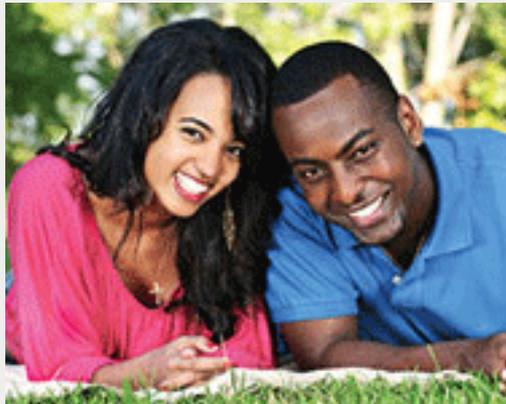
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## SWEETHEART WILLS



Nothing says “I love you” like a last will and testament, especially “sweetheart wills.”

Most married couples want to honor their vows to care for one another, “as long as we both shall live.” Sweetheart wills designate the surviving spouse as the direct inheritor of everything owned, separately or jointly. Fortunately, if desired, one may specify cherished collections, etc.,

instead to other loved ones or charities.

If your family is blended, then watch out! Without careful planning, you will leave everything to your new spouse, with nothing left for your own children.

Some states appoint guardians (back-up parents) for orphaned minor children through a will. Always select an additional successor or two who share your basic beliefs and values, in case the primary guardian you appoint is unwilling or unable when needed. Get their, “Okay,” before you appoint them.

A valid will does not automatically avoid probate if you become ill or die. Who will handle your financial or medical decisions if you are legally incapacitated? A will only has legal authority upon your death and the subsequent delivery of your original will to the probate court within the timeframe required by statute. The red tape of probate involves an attorney, a probate judge, additional expenses and a public processing of your assets, of

which anyone can get a copy.

These potential drawbacks can be avoided. Before you make any legal moves regarding your estate, make sure you contact an experienced estate planning attorney to fully educate you on your options.

## Welcome!

Building wealth is only half the job. Protecting wealth for your loved ones and yourself is equally important. Through estate planning, business planning, and asset protection, Drucker Law Office will help you protect everything you love – family, friends and favorite charities. For more information be sure to visit our web site at [druckerlaw.com](http://druckerlaw.com), where you will have access to our blog, newsletter archives, events schedule, and a complimentary newsletter subscription!

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468 N. Camden Drive, 2nd Fl  
Beverly Hills, CA 90210

310.285.5375  
[info@druckerlaw.com](mailto:info@druckerlaw.com)