

Balanced Living

July 2022



When working with others, you're likely to encounter people from different backgrounds with various levels of experience and education. In addition, each person also brings his or her own unique personality to a group. When joining all these differences together, you need to learn how to handle the inevitable misunderstandings and miscommunication that can come from people's diversity. Follow the tips below to learn how your team can optimize communication.

Pay Attention

- When speaking with another person, don't focus on paperwork, the telephone, the objects on your desk, or what you are going to say next.
- Try not to have preconceived notions about what a person is going to say to you. You may suspect that a person is coming to you for a certain reason, but don't let that rule your mind. If you don't give close attention to the person and what is being said in the present moment, you could miss something very important.
- Take nonverbal cues into account. Body language, tone of voice, nervous giggling, or smiles may give you insight into what the person is really trying to say.

Checking for Understanding

Notice if someone looks puzzled when you are talking. He or she may not be following what you are saying. You can help by asking questions that require feedback on what you said and how well you said it. Ask questions like:

- Did that make sense?
- Can you repeat back to me your interpretation of what I said? I want to see if I missed anything.
- Did I describe that adequately?

Use Facts

Try to use facts, rather than opinions, when demonstrating a point. If coworkers come to you with a disagreement, ask for the facts, and try to help using those facts.

Give Your Time

Some people are quick to catch on to a procedure, while others take a little longer. By spending enough time to ensure understanding among every staff member, you'll know that everyone is on the same page. Have patience when working with each person and you will notice improved work and attitudes throughout the whole team.

Make sure to communicate with your workers at various times, not just when you have criticism. This will help create more positive relationships with workers, and they may be more willing to talk to you when they need assistance or guidance. Be supportive by following these three tips:

- Be polite and cordial with everyone.
- Share good news about accomplishments and achievements.
- Talk about concerns and giving feedback.

Written by Life Advantages - Author Dr. Delvina Miremadi ©2022



While the impacts of COVID-19 remain far-reaching and affecting the normalcy many students have known for so much of their lives, smaller, localized emergencies can be just as disruptive. From wildfires in the west to powerful hurricanes assailing coastal communities in the east, being prepared for the unexpected events life can throw at you will help you to better respond to and work through a crisis.

Tornadoes, floods, earthquakes, blizzards—every emergency may have some unique elements that you need to be prepared to address, but at their very core, there are similarities that allow you to quickly and effectively prepare well in advance of any crisis. By taking the time to plan and prepare for an emergency, you will already be well on your way to being ready for whatever happens on or around your campus.

1. **Create a realistic plan.** If you had to suddenly leave your home, apartment, or dorm room, what would you take with you? Do you know where you'd go and what route you'd take? If you had to shelter in place, are you provided for or will you need supplies to last you for a week or a month? How much food and water do you require? Are you alone, sharing a space, or responsible for a loved one or pet?

These are the kinds of questions you need to answer as you create a plan that will help you during a crisis. We say you need to create a realistic plan because there are no magic solutions during an emergency. If your plan starts and ends with "Wait for help" or "Just leave town," you're not really planning for an emergency and potentially setting yourself up for a very difficult experience.

2. **Ready your supplies.** If you were required to shelter in place, do you have enough food and water for two weeks? If not, consider your space and what you and those who reside with you will need in an emergency. Make copies of important documents, especially any prescriptions that you may need to have refilled. Create an emergency sheet that includes your blood type and any allergies or health conditions medical professionals may need to be aware of, and who your emergency contact is. You don't have to share this information with anyone directly, but if you become injured or incapacitated, it will help to ensure that you're quickly and properly cared for.
3. **Make sure everyone in your residence is aware of what to do.** If you live with a roommate, a partner, children, and/or an elderly individual, you need to make sure everyone is aware of your plans, where the supplies are kept, and what each person will be responsible for should a crisis develop. This could be as simple as making sure to pack a personal grab-and-go bag to being responsible for providing transportation, communicating with your campus, or managing supplies. If each person has a role, each person has a task to focus on that can help keep one's thoughts focused and added anxiety away.

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You may have a profession at which you excel and a nice house in a good neighborhood. But it's time for some serious reevaluation if you still wonder when the fun starts or what you'll be when you grow up.

"Success doesn't necessarily lead to fulfillment," says David A. Shapiro, coauthor of several books, including "Repacking Your Bags: Lighten Your Load for the Rest of Your Life." "Unless you take time to formulate your own definition of success, you can reap many rewards in life but still have a sense of hollowness associated with them."

Here are some suggestions on how you can develop your own vision of "the good life" and find ways to balance life's demands with your personal goals and interests.

Take a daily timeout

"It's easy to forget about yourself when you're busy each day concentrating on the business at hand," says Mr. Shapiro. To learn more about yourself and develop a personal mission statement, take 15 minutes each day to write in a journal about things you care about. Among the questions you should ask and answer: Am I living in a place I belong? Am I doing the right work? Do I know why I do the work I do? Does all this make me happy? "To develop a sense of who you really are, it's important you explore where you live, who you love, your work and your purpose," Mr. Shapiro says. You don't have to work on your whole life at the same time. "The important part is to start looking at your life in detail," Mr. Shapiro says.

Talk to others

While you're reevaluating your life's purpose, talk to your spouse, other family members, close friends and co-workers who can provide valuable insight. Ask them questions you're also asking yourself, such as: What do you think my purpose in life is? Where do you think is the right place for me? "Use your friends and family as sounding boards and engage in courageous conversations," says Mr. Shapiro. "People tend not to recognize their own talents and liabilities."

Study the options

Of course, you probably have responsibilities that may prevent you from acting on the changes you want to make. But don't assume you don't have options. "There may be the opportunity to do something different if you simply explore it with whoever else in your life is depending on you," Mr. Shapiro says.

Take your time

Don't make the mistake of making modifications immediately after you've gained a clearer sense of purpose. Mr. Shapiro doesn't recommend making drastic knee-jerk changes, such as moving to a new city.

Also, keep in mind that the changes you make don't have to be sizable. "Incremental changes can have a profound impact," Mr. Shapiro says.

So can the act of self-exploration. "When you know why you're doing what you're doing, you tend to be more effective, more energized and more excited to get up in the morning," Mr. Shapiro says.



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Swimming Safety & Recognizing Dry Drowning

Summertime is upon us and many of us are hitting the beaches, pools and overall spending more time in the water! Some of us may remember taking swim lessons, learning to swim on our own, or maybe are learning now. However, there is more to swimming safety than just basic swimming skills. According to the American Red Cross, it is also important to be water competent.

Water competency is a way of improving water safety for yourself and those around you by avoiding common dangers. Developing fundamental water safety skills can make you safer in and around the water and may provide insight on how to prevent and respond to drowning emergencies.

Water competency has 3 main components:

1. Swimming skills
2. Water smarts
3. Helping others

Part of being water competent is being aware of common water dangers, including dry drowning. According to Very Well Health, dry drowning is a type of drowning in which the lungs of a drowning victim don't have water in them, it is an acute lung injury caused by water aspiration. This type of drowning occurs over minutes to hours and can progress to eventual respiratory failure. Dry drowning symptoms typically begin to occur right away and include:

- Low energy
- Chest pain
- Difficulty breathing and/or irregular, fast breathing
- Trouble speaking
- The appearance of the chest sinking in
- Pale or bluish skin color
- Diminished alertness or unusual behavior
- Coughing that does not resolve within a few minutes

If you or someone you know experiences these symptoms and they don't subside or worsen, it is important to seek medical attention right away. By learning to be water competent and knowing the signs and symptoms of dry drowning, we can make water activities safer and more fun for everyone!

source:

[Dry Drowning: Overview and More \(verywellhealth.com\)](#)
[Swimming Safety](#) | [Swim Safe](#) | [American Red Cross](#)



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UV Safety Month

As summer approaches and the weather turns warm and sunny, we are all likely to begin spending more time outdoors. Children will be out of school for the summer, neighborhood pools are beginning to open, and there are more daylight hours available for outdoor fun. Spending time outdoors is a great opportunity for exercise, stress relief, and socializing with friends and family. However, whether you are outside for work or play this summer protecting your skin and eyes from the sun is vital!

Most skin cancers are caused by exposure to ultraviolet (UV) light rays which come, naturally from the sun, and artificially from tanning beds and sunlamps. These UV rays can cause damage to your skin and eyes over time.

5 ways to protect your skin and eyes from the sun

- 1. Find Shade:** Do your best to sit under an umbrella at the pool or take advantage of a shady tree while at the park!
- 2. Be Mindful of Your Clothing:** Whenever possible, wear long-sleeved shirts, pants, or skirts. Clothing made from a tightly woven fabric is the most effective.
- 3. Wear a Hat:** A hat can offer protection for both your eyes and the tender skin of your face. Try a wide brim hat that covers your face, ears, and the back of your neck for the most protection.
- 4. Wear Sunglasses:** Sunglasses protect your eyes and the sensitive skin around them from UV rays. Wearing sunglasses outdoors can even reduce your risk of developing cataracts! Choose sunglasses that block both UVA and UVB rays for the best protection.
- 5. Sunscreen is Key:** Last, but not least, choose a sunscreen that blocks both UVA and UVB rays and has an SPF of at least 15. Apply a thick layer of sunscreen on all exposed skin before heading outside and remember to reapply every two hours and/or after swimming or sweating. There are many great sunscreen options available such as sensitive formulas made specifically for your face or fragrance and paraben-free formulas!

Don't forget, protection from UV rays is important all year long as rays can reach your body on cloudy days and reflect off surfaces like water and sand!

source: [Sun Safety](#) | [Skin Cancer](#) | [CDC](#)



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Opening Your Mind to New Experiences

Being open to new ideas and experiences can sometimes lead to confusion about the things we believe we know, especially if we learn new things that conflict with our existing beliefs; however, a meaningful and fulfilling lifestyle is filled with exciting new thoughts, ideas, and experiences.

It is important to remember that it is perfectly acceptable to place yourself in situations that are a little strange and uncomfortable, maybe even scary. Know that growth will never take place within your comfort zone and that this makes the journey out of your comfort zone an important step in your growth. If you have anxieties about new situations, you should still take this step, however, these changes should be made slowly.

Here are some other tips to help you become more open to new ideas

- **Build positive habits** – Instead of trying to catch each time you say something negative about yourself, focus on creating a positive habit instead. Tell yourself that you *CAN* do it, that you *CAN* get the position. You can do your best, and you can succeed. Start by telling yourself the right things so that you will get the right results.
- **Avoid closing yourself off** - Welcome new situations that are different from those you're familiar with. When you're exposed to differing opinions, look at them as learning experiences.
- **Don't be afraid to ask questions** - Sometimes the only way to learn more about a certain situation and keep an open mind is to ask a lot of questions to gain a better understanding. While you don't want to intrude on someone's personal life, if they're willing to share information, you should be willing and eager to listen.
- **Don't restrict yourself** – Do you find yourself thinking that you can't do something or that you're not capable of some things? You're putting limits on your opportunities! Open the door for yourself and your world by not limiting what you can do, create, experience, feel, or learn.

source:

[Open Your Mind to New Experiences and Possibilities - Home \(familywellbeingcoach.com\)](https://familywellbeingcoach.com)

[Keeping an Open Mind: How to Embrace New Ideas | by Steve Spring | Live Your Life On Purpose | Medium](#)

[10 Ways to Open Your Mind to New Possibilities - Everyday Inspiration \(beliefnet.com\)](https://beliefnet.com)

We know it is not always easy to juggle everything & realize simple tips can help provide a different approach.

Here for you as life happens



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Creamy Avocado and White Bean Wrap

4 Servings

Ingredients

- 2 tablespoons cider vinegar
- 1 tablespoon canola oil
- 2 teaspoons finely chopped canned chipotle chile in adobo sauce
- $\frac{1}{4}$ teaspoon salt
- 2 cups shredded cabbage
- 1 medium carrot, shredded
- $\frac{1}{4}$ cup chopped fresh cilantro
- (1) 15-ounce can white beans, rinsed
- 1 ripe avocado
- $\frac{1}{2}$ cup shredded sharp cheddar cheese
- 2 tablespoons minced red onion
- 4 whole wheat wraps or tortillas

Directions

1. Whisk vinegar, oil, chipotle chili, and salt in a medium bowl. Add cabbage, carrot, and cilantro; toss to combine.
2. Mash beans and avocado in another medium bowl with a potato masher or fork. Stir in cheese and onion.
3. To assemble the wraps, spread about $\frac{1}{2}$ cup of the bean-avocado mixture onto a wrap (or tortilla) and top with about $\frac{2}{3}$ cup of the cabbage carrot slaw. Roll up. Repeat with remaining ingredients. Cut the wraps in half to serve.

Nutrition

- **Serving Size:** 1 wrap, $\frac{1}{2}$ cup bean-avocado mixture and $\frac{2}{3}$ cup cabbage carrot slaw
- **Per Serving:** 346 calories; protein 11.8g; carbohydrates 44.2g; dietary fiber 12.6g; sugars 3.4g; fat 17g; saturated fat 4.2g; cholesterol 14.4mg; vitamin a iu 3219.6IU; vitamin c 26.5mg; folate 55.1mcg; calcium 134.7mg; iron 1.4mg; magnesium 52.5mg; potassium 487.8mg; sodium 465.1mg; thiamin 0.2mg

source: [Creamy Avocado & White Bean Wrap Recipe | EatingWell](#)

Know Your Company's Values

Are you aware of your employer's core values? Check your company handbook or new-employee materials. Values shape a work culture, wow customers, help an organization compete, and may influence the world at large. Some of your most well-respected peers likely reflect the employer's core values. Zillow, an online real estate company, includes these values (among others) in its online mission statement: "Customers are our 'north star'" ... "better together" ... "do the right thing" ... "include and empower everyone." They discuss each at www.zillowgroup.com/about-us/story/. Value statements typically apply to everything a company does, but understanding how they apply to your job may elevate your position and advance your career. And taking them to heart can help you be more engaged or even influence promotions.

Fight Inflation with Frugality

The 2022 inflation crisis is the worst in decades, but ways exist to save money, and one is living frugally. Frugal doesn't mean "cheap." Frugality is a lifestyle, and those who live it argue they live about the same as they did before, but for less! Big savings can follow years of living frugally. One key principle of frugality you can start using today is, before making any purchase, asking "Is this a want or a need?" This awareness eliminates a ton of impulsive purchases—things you buy without much (or any) prior thought. Learn more: "Beginners Guide to Living Frugally" (2021) by Sammy Reinkemeyer

Time to Start a Healthy Nutrition Habit

Ultra-processed foods (UPFs)—prepackaged, easy to prepare, tasty. We've all eaten them, but research shows too much of them can shorten your life. Research also shows that children consuming too much ultra-processed food show drops in physical fitness. And it's not just the sugar and the carbs anymore. More hazardous are the way UPFs are made, which creates their harmful composition and effects. To eat healthier, see the research below, understand what ultra-processed foods are, and find the extra minutes to prepare healthier foods that may add extra years to your life. <https://www.eurekalert.org/news-releases/487842>

Keeping a Psychologically Safe Workplace

A psychologically safe workplace is one where employees speak up, take risks, and make mistakes without punishment, repercussions, and ostracism. The business case for a psychologically safe workplace is the promise of improved engagement, reduced turnover, higher productivity, better attendance, and more ideas to solve problems. One dominant sign of a psychologically unsafe workplace is fear that leads to holding back on speaking up at meetings. Another is the inability to confide in a trusted coworker. In general, negativity in the workplace is contagious, so to play a role in maintaining a psychologically safe workplace, be self-aware. And then encourage inclusion and collaboration, and reward participation.

Personal Effectiveness:

Discover Your Maximum Potential

Personal effectiveness is the practice of getting the best out of yourself. Have you made an effort to assess your life by examining your goals and what's truly most important to you and then acquiring skills to achieve your potential and your best life? Focusing on personal effectiveness allows you to gain insight into your strengths, weaknesses, and values. You increase your self-awareness, which helps you overcome roadblocks and take action to reach your most exciting personal goals. An entire industry on personal effectiveness exists, with education and training products. Nearly all can be purchased or found online. Be cautious, however. Many self-help and self-improvement materials are not scientifically sound, despite their online recommendations. Some may claim you have psychological problems or deep-seated "personal issues" that you really don't. Still, many personal effectiveness materials have stood the test of time and are effective and powerful. To get started, seek opinions and guidance from professional counselors, your employee assistance program (EAP), or other licensed medical and mental health professionals. They can help you find the right resource for self-help that can help you get to that "next level" in your life. The link below will take you to the most popular personal effectiveness materials purchased by the public in 2022.

<https://www.goodreads.com/shelf/show/personal-effectiveness>

Your Self-Care Checklist

When stress strikes, do you have a set of wellness practices you can turn to manage pressure, stress, and strain—ones tailored to how your body and mind uniquely respond to tension? Start and develop such a checklist, and over time, add to and amend it until you have the support tactics that will keep you resilient. Include whatever works for you—from lighting a scented candle to doing laps around the track. Then make this tool your personal action plan during periods of unusual personal stress. Don't waste time dreaming up stress-management ideas for your checklist. Pick and choose from a menu of hundreds of strategies by searching for "100 ways to manage stress." Many pages with hundreds of ideas will appear, and you can consider which ones feel right to you. Then keep your checklist at the ready for when the going gets tough.

Stress Tips from the Field: Managing Workplace Stress Before It Starts

Start your day with a low-stress mindset to better manage work pressure and be more productive. Remember the last time you arrived at work in a calm and relaxed frame of mind? Was the commute less stressful? Did you have a plan for the day? Was getting out the door less rushed? Were you more aware of the quiet streets and the morning sun? Did you have a few minutes to stroll or get a cup of coffee? This series of events can influence your state of mind. Keep a diary and experiment with 1) planning your day the night before, 2) going to bed earlier and waking earlier, 3) eating lightly but properly in the morning, 4) arriving at work earlier, and then 5) recording whether you feel more control over your day. If you connect this routine with experiencing a more positive day, you are more likely to make it a habit that will help you manage stress better so you can enjoy your job more.

Yes, Stress Paralysis Is Real

Have you been so stressed (overwhelmed with anxiety from work pressure and family problems) that you could not move—literally? Perhaps it lasted only a few minutes, but you were incapable of getting out of bed, moving your limbs. This is stress paralysis. You may be at more risk for stress paralysis if you overuse suppression as a means of coping. Suppression is forcing yourself to not think about something distressing. What's needed are better ways of coping with stress. Contact your EAP or speak with another licensed/medical professional. Learn more: www.mayoclinic.org [search "conversion disorder"]

Here for you as life happens ...



Summertime & Your EAP

After a busy school year, your EAP is available all summer long.

The EAP is a confidential, no cost resource to address whatever your summer brings.

School is out and it is time to relax.

Sometimes, summer seems busier than the school year!

Your EAP can help!

We're here all summer long and ready to assist.

vacation | summer camp | back-to-school | packing for college | budgeting | work | etc.

Not sure which way to turn?

Give us a call.

*Your EAP is here to assist you in locating options
and services to address life's stressors.*

Call us

800-343-3822

to speak with an Intake Counselor.

**EAP Services are available to all
employees and their household
members.**

Your call is 100% confidential.

**For help to de-stress, you can set up
Counseling sessions.**



**For a legal matter you've been
avoiding, you can speak with an
attorney.**



**For a financial issue you've been
ignoring, you can speak with a
financial professional.**



**To arrange for childcare or elder
care resources, an Intake
Counselor can help locate services.**

Have a Safe and Happy Summer!

800-343-3822

AM@alliancewp.com

www.AWPnow.com

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and is 100% CONFIDENTIAL.*

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Estate Planning for Everyone

Simple steps for creating an estate plan that will put your mind at ease.

Make a will.

In a will, you state who you want to inherit your property and name a guardian to care for your young children should something happen to you and the other parent. For more information, see [Making a No-Frills Will](#).

Consider a trust.

If you hold your property in a living trust, your survivors won't have to go through probate court, a time-consuming and expensive process. For more information, see the [Living Trust FAQ](#).

Make health care directives.

Writing out your wishes for health care can protect you if you become unable to make medical decisions for yourself. Health care directives include a health care declaration ("living will") and a power of attorney for health care, which gives someone you choose the power to make decisions if you can't. (In some states, these documents are combined into one, called an advance health care directive.) For more information, see [Health Care Declarations and Powers of Attorney for Health Care: How They Work](#).

Make a financial power of attorney.

With a durable power of attorney for finances, you can give a trusted person authority to handle your finances and property if you become incapacitated and unable to handle your own affairs. The person you name to handle your finances is called your agent or attorney-in-fact (but doesn't have to be an attorney). For more information, see [Do You Need a Financial Power of Attorney?](#)

Protect your children's property.

You should name an adult to manage any money and property your minor children may inherit from you. This can be the same person as the personal guardian you name in your will. For more information, see [Leaving Property to Young Children](#).

File beneficiary forms.

Naming a beneficiary for bank accounts and retirement plans makes the account automatically "payable on death" to your beneficiary and allows the funds to skip the probate process. Likewise, in almost all states, you can register your stocks, bonds, or brokerage accounts to transfer to your beneficiary upon your death. For more information, see [Ways to Avoid Probate](#).

Consider life insurance.

If you have young children or own a house, or you may owe significant debts or estate taxes when you die, life insurance may be a good idea. For more information, see [Do You Need Life Insurance?](#) and [Using Life Insurance to Provide for Your Kids](#).

Understand estate taxes.

If you and your spouse together own assets worth at least \$1.5 million, you may want to consider taking steps to reduce federal estate tax that will be due at the second spouse's death. You may want to make tax-free gifts now or consider an AB trust. (For more information, see [Tax-Saving AB Trusts](#).)

Cover funeral expenses.

Rather than a funeral prepayment plan, which may be unreliable, you can set up a payable-on-death account at your bank and deposit funds into it to pay for your funeral and related expenses. For more information on prepayment plans and alternatives, see The Perils of Prepayment Plans.

Make final arrangements.

Make your wishes known regarding organ and body donation and disposition of your body -- burial or cremation. For more information, see Final Arrangements FAQ.

Protect your business.

If you're the sole owner of a business, you should have a succession plan. If you own a business with others, you should have a buyout agreement. For more information, see Owner Buyout Agreements: Plan Ahead for Changes in Ownership.

Store your documents.

Your attorney-in-fact and/or your executor (the person you choose in your will to administer your property after you die) may need access to the following documents:

- will
- trusts
- insurance policies
- real estate deeds
- certificates for stocks, bonds, annuities
- information on bank accounts, mutual funds, and safe deposit boxes
- information on retirement plans, 401(k) accounts, or IRAs
- information on debts: credit cards, mortgages and loans, utilities, and unpaid taxes
- information on Totten trusts or funeral prepayment plans, and any final arrangements instructions you have made.

*source:
HelpNet / Life Advantages
Nolo Legal Press ©2022*

Your AWP EAP Law^{Access} Benefit provides many resources to assist you, including consultations with an attorney to answer questions and document review related to Wills, Living Wills, Estate Planning and more.

For additional information, templates and more, visit your EAP Website at

www.AWPnow.com

1st time logging in? Please contact us via email for your Registration Code at AM@alliancewp.com.



Get started today:

- ✓ Go to AWPnow.com
- ✓ Select Benefits > **Law Access**
- ✓ Click **Connect to Law Access**
- ✓ Click **LEGAL FORMS** (left hand side, middle picture).
- ✓ Click **Personal Documents** (left hand side, top).
- ✓ Choose **State** from drop-down menu.
- ✓ Select template / form.

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Your EAP is provided to you at no cost and is 100% Confidential

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Anatomy of a Simple Will

Why have a will?

A will is a legal document which states how the testator's property is to be distributed at death. A valid will minimizes issues that may arise from dying without a will and allows a person to leave property to the persons he or she desires.



Other Purposes of Wills:

- Designate the individual(s) who will manage property.
- Designate the individual(s) who will care for minor children.
- Create a trust ~ a method by which property is held by one party (the trustee) for the benefit of another (the beneficiary).

Your EAP website provides a resource for you to create a simple will along with other important estate planning documents at no cost to you.

To get started:

- ✓ Go to **AWPnow.com**
- ✓ Select Benefits > **Law Access**
- ✓ Click **Connect to Law Access**
- ✓ Click **LEGAL FORMS** (left hand side, middle picture).
- ✓ Click **Personal Documents** (left hand side, top).
- ✓ Choose **State** from drop-down menu.
- ✓ Scroll to bottom of page and select Wills template.
- ✓ Click **START NOW.**
- ✓ Each user will be asked to create a private, customized account to assure privacy for their document(s).
- ✓ Complete the questionnaire, save the document, print and execute. *You can access at a later date by logging in to your account.*

Your AWP EAP **LawAccess** Benefit provides many resources to assist you, including consultations with an attorney to answer questions and document review related to Wills, Living Wills, Estate Planning and more.

For additional information, templates and more regarding Creating or Changing your Will, visit your EAP Website at
www.AWPnow.com



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Will Basics

Although making a will is a sobering experience, your loved ones and friends will thank you for being so organized and thoughtful ahead of time.

People find that preparing a will provides great peace of mind, but they often fear that preparing one is complex. A simple will, however, is often merely a list of straightforward tasks designed to help someone wrap up their affairs. Creating a will is an important step in planning the distribution of your estate (assets including real and personal property) following your death.

Basic Requirements for a Last Will and Testament

- **Age:** The testator must be at least 18 years old, married, or serving in the armed forces.
- **Capacity:** The testator must be of sound mind (capable of reasoning and making decisions), not be forced or deceived to make the will, and have the intention to pass on property at death.
- **Signature:** A last will and testament must be signed by the testator or another person at his or her direction and in his or her presence.
- **Witnesses:** A last will and testament must be attested by two credible witnesses above the age of 14 and be signed by the witnesses in the presence of the testator.
- **Writing:** A last will and testament can be in writing, handwritten, or oral. Oral wills have limitations.
- **Beneficiaries:** A last will and testament may bequeath property to any person.

What Should My Will Include?

Your will should detail:

- That you are of sound mind as you are reading and signing the will.
- The names, locations and dates of birth of your immediate family, including your spouse and all children, including adopted children.
- Appointment of a guardian and alternate guardian for any minor children.
- Appointment of a guardian and alternate guardian to manage finances for any minor children.
- A list of who would inherit specific items of property.
- What will happen to any remaining property not specifically mentioned by you.
- Who will be your "executor", the person responsible for carrying out the directions you leave in your will, such as distributing property, paying any debts and taxes.

Where Should I Keep My Will?

- A will should be kept in a safe place such as a bank safe deposit box or fireproof safe at home, where it can be easily located after your death.
- If you keep your will in a safe deposit box, you'll need to arrange for your executor to have access to the box after your death. Many states put a freeze on a safe deposit at death which makes it more difficult to retrieve the will.

When Should I Update My Will?

Your will should be updated whenever:

- You marry or divorce.
- You give birth to or adopt a child.
- When a family member or other beneficiary of your estate dies.
- When someone you've named as an executor, trustee or guardian is no longer able to fulfill that role.
- When you decide to change an executor, trustee or guardian.
- When you want to change the way your property will be distributed.
- When you move to another state.
- When your net worth increases dramatically.

Revising a Will

A will can be revised by:

- Making minor changes in what's called a "codicil," a formal amendment to the will.
- Preparing an entirely new will revoking the prior will.
- Independent events such as divorce or adoption. State laws vary as to the effect these events may have on the validity of your will.

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