Did you know that 60 to 70 percent of all Americans die without a valid will? Family members are left to imagine their loved ones’ wishes, belongings may be distributed improperly and assets are allocated according to state laws. Even if you have a will, there are many reasons to review it over time, such as a birth or death, a marriage or divorce, a new executor, or even a move to a new state—all of which can render your will partially invalid, increase probate expenses and drag out the settlement of your estate. You can also update your will to include a favorite organization such as the DAV National Service Foundation.

Few people can support their favorite charities as much as they would like during their lifetimes, but most people can consider a bequest in their will. What a wonderful way to leave your mark and to impact the lives of ill and injured veterans as your legacy. You may want to consider one of the following types of bequests for your will or living trust.

### Special Bequest
You describe what dollar amount, property or other asset you want to leave to the DAV National Service Foundation. Keep in mind that if you dispose of this asset prior to death, it will result in an unfulfilled bequest.

### Percentage Bequest
After final expenses are paid, you can designate the DAV National Service Foundation to receive a percentage of your estate. This option is safer because all family, friends and charitable organizations are affected equally and inflation will not erode your intentions.

### Residual Bequest
You can designate the DAV National Service Foundation to receive the remainder of your assets after final expenses and other bequests are fulfilled. This is a very popular option.

### Contingent Bequest
It’s always a good idea to provide for a contingent beneficiary in case a primary beneficiary does not outlive you. You might consider the DAV National Service Foundation.
THE EASIEST GIFT—USING A BENEFICIARY FORM

Life Insurance
You can name the DAV National Service Foundation as a primary beneficiary of your life insurance policy, as a percentage beneficiary (e.g., 25 percent or 50 percent) or even as a contingent beneficiary in the event your other beneficiaries do not survive you.

Bank and Investment Accounts
You can name the DAV National Service Foundation the beneficiary of a financial account such as a checking or savings account, a certificate of deposit, an investment or a brokerage account. Simply contact your financial company for a beneficiary designation form (sometimes called a transfer-on-death or pay-on-death form).

BEQUEST LANGUAGE AND LEGAL ADDRESS
Here is sample language to give to your attorney:

“I give, devise and bequeath to Disabled American Veterans National Service Foundation, 3725 Alexandria Pike, Cold Spring, KY 41076, tax identification number 52-1516071, the sum of $_______; or the following described property to wit: _______; or ______ percent of the rest, residue and remainder of my estate.”

A CODICIL OR AMENDMENT TO AN EXISTING WILL OR TRUST
If you already have a valid will, your attorney can prepare a simple codicil. (For a revocable trust, your attorney can file an amendment.) Here is sample wording for a codicil:

“I, [name], do hereby publish this as a Codicil to my Last Will and Testament dated ________. Anything to the contrary in my aforesaid Last Will and Testament notwithstanding, I hereby devise and bequeath to Disabled American Veterans National Service Foundation, 3725 Alexandria Pike, Cold Spring, KY 41076, tax identification number 52-1516071, the sum of $_______; or the following described property to wit: _______; or ______ percent of the rest, residue and remainder of my estate. In all other ways, I do hereby ratify and confirm my Last Will and Testament as heretofore published. In witness whereof, I have hereunto set my hand and seal this [date].”

(Add your signature, witness signatures and seal.)

A WILL OR A REVOCABLE LIVING TRUST
Some people choose a revocable living trust as their primary tool for final distribution of assets. Your assets would be titled to the trust during your lifetime, then the trust dictates their eventual distribution to heirs. An attorney must create the trust, and it will be far more costly than a will. However, the future savings in probate costs may outweigh this expense, and assets will pass more quickly to heirs.

LOOKING FOR MORE INFORMATION?
Visit nsf.dav.org or call 1-800-216-9802, ext. 1, for additional information regarding the DAV National Service Foundation and its giving options to benefit ill and injured veterans and their families.