APPENDIX D
Sample Will
(married person with minor children and no anticipated federal estate tax)

LAST WILL AND TESTAMENT
OF

I, _______, of the Town of ___________, County of ___________ and State of New York,
being of sound mind and memory, do make, publish and declare this to be my last Will and Testament, hereby
revoking all prior Wills and Codicils.

FIRST: I direct that all my legal debts and funeral expenses (including unpaid charitable pledges) be paid by
my Executor, hereinafter named, as soon as may be practicable.

SECOND: To my ___________, ___________, if ___________ survives me, I give and bequeath
all my tangible personal property, which shall mean all property that is not real estate and whose value is its own
substance or uniqueness, such as furniture, jewelry or a coin collection. It does not include cash, books,
documents or other papers that are only evidence of intangible property rights, such as bank accounts, stock
certificates, promissory notes, insurance policies and the like. This bequest shall include the proceeds of any
insurance collected after my death as a result of the damage or destruction of my tangible personal property either
before or after my death. If my ___________ fails to survive me, then such property shall pass equally to
those of my children who survive me.

In the event my children do not reach agreement on the distribution of such tangible personal property, then I
authorize my Executor, in the exercise of absolute discretion, to make division of the property in approximately
equal shares to my children. Alternatively, the Executor may sell any such property and distribute the proceeds
similarly. The share of tangible personal property allocated to an infant may be delivered to the guardian of the
infant or other adult with whom the infant is living, and the Executor shall have no further responsibility for such
property.

THIRD: All the residue of my estate, both real and personal and wheresoever situate, I give, devise and
bequeath to my ___________, ___________, if ___________ survives me. If my ___________
does not survive me, I give, devise and bequeath all the residue of my estate as follows:

(A)(1) If any surviving child of mine is under the age of twenty-one (21) years, all such property shall
pass to the Trustee, hereinafter named, IN TRUST, to invest and reinvest the same, to collect and receive the
income therefrom, and to accumulate or pay or apply the income and the principal, even to all of both, to or for
my children in such proportions as my Trustee may determine, in the exercise of absolute discretion, keeping in
mind that my primary concern is for the support, education, health and comfort of my children who are under the
age of 21 years, and payments for them or their needs should take precedence. Any such payment shall not be
charged against the share to which such child shall later be entitled.

(2) When there is no living child of mine under the age of 21 years, or at my death if all children have
already reached that age, the trust property or residue of my estate shall be divided into a sufficient number of
shares so there is one share for each living child of mine, and one share for the issue of any deceased child,
collectively. The share of a deceased child who left issue surviving shall be further divided among his or her
descendants, per stirpes. The share of any descendant who has reached the age of 30 years shall be paid to him or
her. The share of any descendant who has not reached the age of 30 years shall be held and distributed by the
Trustee as follows: