



Why not give your loved ones the benefit of your decisions and yourself the gift of peace of mind?

To set up your will:

1. Go to www.ndbh.com
2. Select "For Individuals and Family Members"
3. Choose the EAP option and enter your company login code:
Independence SD
4. Click on **Legal Resource Center**
5. Register and create your will today

Will Preparation Minus the Mystery

Imagine your loved ones sifting through your papers, looking for something that doesn't exist ... your will. Now imagine the courts deciding what will happen to your home, your family heirlooms, your finances, your property.

This scenario is more common than not. According to one AARP study, more than 40 percent of Americans over age 45 don't have a will. If you're younger, you're even less likely to have a will. One reason for this reluctance is the mystery that surrounds the will preparation process.

But in reality, making a will isn't all that complicated. You can create your own will in less than an hour by using New Directions' interactive Will Maker.

To start the process, log onto the EAP Member section at www.ndbh.com using your company login code (Independence SD). Then click on the Legal Resource Center. In order to protect your privacy, **registration is required**. All documents come with complete instructions. You can also start a document and save it online to update it later – a handy feature if you find you need to gather information.

The online wills are valid for residents in all 50 states. As with any legal matter, you may want to consult with an attorney to discuss your options and to make sure the family is fully protected, especially if you have questions or concerns.

In addition to wills, New Directions offers free online access to an extensive catalog of personal legal and business documents and a library of information regarding topics such as bankruptcy, elder law, neighbor issues, and tax audits.

Use this resource to create:

- Complaint letters for damaged luggage, home repairs or credit card billing errors
- Quitclaim deeds
- Living trusts for married or single persons
- Identity theft affidavits
- Rental agreements
- Bills of sale or buy-sell agreements