Last Will & Testament Kit

Put your wishes into words.
Start the conversation your family deserves.

An editable draft will, planning notes and a clear path to professional review.

Prepared for families by Mariam Cooper
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This general educational kit is not legal advice or an attorney-approved will. Completing fields does not make a valid will. Have a qualified attorney review your circumstances, wording and signing requirements.

Before you begin

Read this guide before completing the draft will on pages 4 through 8.

Use the kit in three steps

1. Prepare. Read pages 2 and 3. Gather names and think through your wishes without including Social Security numbers, passwords or full financial account numbers.

2. Complete a draft. Type into the fields on pages 4 through 8 using a PDF reader that supports forms. Save a copy, reopen it and check every entry. Blank fields, unclear choices and inconsistent names need attention.

3. Review before signing. Ask a qualified attorney to adapt the draft to your state and family. Follow that attorney’s execution instructions. A typed name in this PDF is not presented as a valid signature.

What belongs where

Pages 4-8 contain draft testamentary clauses. Pages 3, 9 and 10 are separate planning notes, not part of the will. Pages 11-12 contain review guidance and sources. Keep the reviewed will distinct from these supporting materials.

When individual legal help matters

Get individualized advice for a blended family, a beneficiary with a disability or public benefits, a minor receiving property, a business, property in multiple states, a trust, a disputed family relationship, or an intended disinheritance. This simple draft does not resolve those issues.

Keep your information private

Save this completed kit in a secure place. The PDF contains no submission button, tracking script or automatic upload. Do not email completed estate documents or sensitive financial information to Mariam through an ordinary inquiry.

Prepare your conversation

These planning notes are separate from the draft will.

Your name

What matters most to you?

People who depend on you and support they may need

Questions to take to your attorney

Bring the right records

Bring existing estate documents, a general asset list, beneficiary designations and information about family circumstances. Your attorney can tell you which records and details are needed. Do not destroy an existing will simply because you completed this draft.

My Last Will and Testament

Draft will, page 1 of 5. Complete and review all five pages together.

My full legal name

My residence address, city, state and county

I declare this instrument to be my Last Will and Testament. Upon its valid execution, I revoke my prior wills and codicils. I make this declaration voluntarily and intend it to express my testamentary wishes.

1. Family identification

My spouse’s full legal name, or my current marital status

Names of my children, including adult children; write “None” if applicable

This identification does not by itself make or exclude a gift. I understand that applicable law may protect a spouse, child or other person despite the wording of a will. Any intended exclusion requires specific legal review.

2. Personal representative

I nominate the person named below as personal representative of my estate, subject to appointment by the court. If that person cannot or will not serve, I nominate the alternate named below. My representative shall administer my estate according to this will and applicable law.

Primary personal representative: full name and relationship

Alternate personal representative: full name and relationship

Care for children

Draft will, page 2 of 5. Guardian nominations require court consideration.

3. Guardian nomination

If a guardian is needed for a minor child of mine after my death, I nominate the person below to serve, subject to the court’s determination and any other parent’s legal rights. If that person cannot or will not serve, I nominate the alternate.

Proposed guardian: full name and relationship; write “Not applicable” if appropriate

Alternate guardian: full name and relationship

Contact address for proposed guardian

4. Children and property

A guardian nomination does not itself establish a trust or a complete arrangement for managing a child’s inheritance. Gifts to minors, including any gift in the following pages, require an attorney to supply an appropriate property-management arrangement before this will is signed.

Attorney-reviewed provision for gifts to minors, if needed

Do not leave this issue unresolved when a minor may receive a gift or a share of the residue. Do not assume the nominated guardian can automatically receive or manage an inheritance without further legal arrangements.

Specific gifts

5. Specific property and cash gifts

I give the property or cash described below to the named recipients, subject to administration of my estate and applicable law. Unless an attorney-reviewed provision below states otherwise, a gift to a recipient who does not survive me passes into my residuary estate. A gift of specific property I no longer own at death has no effect under this draft.

Gift 1: recipient’s full legal name and relationship

Gift 1: exact property description or cash amount

Gift 2: recipient’s full legal name and relationship

Gift 2: exact property description or cash amount

Gift 3: recipient’s full legal name and relationship

Gift 3: exact property description or cash amount

Attorney-reviewed alternate recipients or special terms; write “None” if unused

Do not use an informal attachment or a separate property list without confirming how it must be incorporated or executed. If more space is needed, ask your attorney to prepare a consistent final instrument.

The rest of my estate

6. Debts and administration

I direct my personal representative to pay legally enforceable debts, funeral expenses and expenses of administration as required by applicable law. This direction does not change statutory priorities, exempt-property rights or restrictions on payment.

7. Residuary gift

After required payments and the gifts made above, I give the remainder of my probate estate to the following recipients in the shares stated. This clause concerns property passing under this will, not assets controlled by a separate beneficiary designation or ownership arrangement.

Recipient 1: full legal name, relationship and percentage share

Recipient 2: full legal name, relationship and percentage share

Recipient 3: full legal name, relationship and percentage share

8. Alternate disposition

If a residuary recipient does not survive me, that recipient’s share shall be distributed as stated below. This provision must be completed clearly and reviewed for applicable survival and anti-lapse rules. It must also address the possibility that no named residuary recipient survives me.

Alternate recipients and distribution instructions

Do not sign with incomplete shares or an unresolved alternate disposition. An omitted or ineffective provision may leave property to pass under state law rather than your intended plan.

Execution and witnesses

I sign this Last Will and Testament as my voluntary act and declare that these five draft-will pages, as completed and reviewed, express my wishes. The final executed instrument should have its page count and all blanks confirmed before signing.

Testator’s printed full legal name

City, state and date of execution

Testator’s signature in ink, following the confirmed signing procedure

Witness attestation for review

The person named above declared this instrument to be their will and signed or acknowledged their signature in our presence. At that person’s request, we sign as witnesses in the presence of the testator and of each other. We believe the testator acted voluntarily and appeared able to understand the act. An attorney must confirm whether this language and the execution procedure are appropriate.

Witness 1: printed full legal name and address

Witness 1: signature in ink and date

Witness 2: printed full legal name and address

Witness 2: signature in ink and date

No self-proving affidavit or notarial certificate is supplied. A notary does not automatically replace witnesses. Your attorney should provide any additional state-specific language and signing documents.

Insurance and important records

Separate planning notes. This page does not change policy beneficiaries or the will.

A will generally does not override a valid life insurance beneficiary designation. Review the insurer's own records and change process. Keep full policy and account records somewhere secure rather than placing unnecessary identifiers in a document that may enter a court file.

Policy or benefit 1

Insurer or benefit provider

Agent or service contact and phone

Secure location of policy records and beneficiary confirmation

Policy or benefit 2

Insurer or benefit provider

Agent or service contact and phone

Secure location of policy records and beneficiary confirmation

Talk through your protection

Mariam Cooper can discuss insurance questions and available options. Estate-document interpretation and legal planning belong with a qualified attorney. Coverage, eligibility and benefits depend on the actual policy.

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Personal wishes and practical details

Separate planning notes. Share time-sensitive wishes outside the will as well.

Funeral preferences may need attention before a will is located or read. Discuss them with the people you trust and ask your attorney about any legally effective directions or appointments needed in your state.

Funeral, burial or cremation preferences

Person to contact about these preferences

Existing arrangements and where to find them

Location of original estate documents and who knows how to access them

Other practical notes for your family; no passwords or full account numbers

Review, sign and revisit

Before any signature

Read every clause aloud. Confirm full legal names, family details, property descriptions, gift amounts, percentages and alternates. Resolve every blank. Have your attorney review your circumstances, state requirements, guardian nominations and any gifts involving minors or public benefits.

A Missouri reference, not a universal rule

Missouri section 474.320 requires a written will signed by the testator, or by someone at the testator's direction and in their presence, with at least two competent witnesses subscribing in the testator's presence. Other provisions and individual facts also matter. Residents elsewhere must check their own law. This kit does not supply a complete execution opinion.

Keep the final version accessible

Follow your attorney's directions for retaining the original and providing copies. Tell the right person where it is kept. Do not add handwritten changes or substitute pages into an executed will without legal guidance.

Revisit when life changes

Review your plan after a marriage, divorce, birth, death, move, major asset change or a change in a trusted representative's ability to serve. Check beneficiary designations separately.

Common questions

Is typing into this PDF enough? No. Filling fields creates a draft, not completed legal execution.

Does a will avoid probate? A will alone does not eliminate probate. Ask about your actual property and ownership arrangements.

Does this handle health care decisions? No. A health care directive and financial powers of attorney are separate matters.

Can I use this for a complex family or estate? It is a conversation starter, not a substitute for an individualized document.

Sources and next steps

Verified legal references

Missouri Revisor of Statutes, section 474.320, “Will form, execution, attestation.” Consult the current official text and related provisions.

revisor.mo.gov/main/OneSection.aspx?section=474.320

The Missouri Bar, Probate Law Resource Guide. Includes wills, probate, guardianship and other planning topics. Publication dates and later legal changes should be considered.

missourilawyershelp.org/public-resource-guides/

References checked October 8, 2026. These organizations did not prepare, endorse or approve this kit.

About this kit

This educational adaptation includes a draft will and separate planning notes. It is not legal advice, a legal-service engagement or a representation that the wording is suitable in any particular state. Legacy Insurance & Finance is not a law firm. No attorney approval has been obtained for this edition.

The user remains responsible for obtaining qualified legal review and following the appropriate execution process. Do not use this kit to decide complex inheritance, creditor, benefits or family-law questions without that review.

Start a thoughtful conversation

For insurance questions, contact Mariam Cooper. For legal drafting and estate advice, contact an attorney licensed in the relevant state.

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