

without one. Second, know whom your husband would want you to consult about financial matters. Third, know the name of the life insurance agent who best understands your husband's insurance program. It is possible that one person, an estate lawyer for example, could guide you on all problems—legal, financial and insurance. Or all three problems could be handled by the trust department of a bank. The point is at least find out what your husband has in mind.

Is There A Will?

If so, who gets what? If there is no will, you do not automatically inherit all of your husband's property. How much you get will depend on the laws of the state in which you live.

What About Life Insurance?

A good part of your husband's estate is probably made up of life insurance. He may have several policies and several kinds of policies.

Here are some possibilities: (1) a policy to pay you a guaranteed monthly income for the rest of your life; (2) a policy to pay you a cash lump sum; (3) a combination policy that will give you a monthly income but will also permit you to draw up to a certain amount of cash in any one year; (4) an educational policy

that will pay off only when a child reaches a certain age, usually college age; (5) a policy designed to pay off a debt or mortgage, such as the mortgage on your home.

Your husband may have set up his

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