

LAST WILL AND TESTAMENT  
OF

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I, \_\_\_\_\_, being of sound mind and memory, do make and publish this to be my Last Will and Testament, hereby revoking and making void all wills and codicils made before by me.

ARTICLE I (Debts and Funeral Expenses): I direct that all my just debts, funeral expenses and costs of administration shall be paid out of my estate by my Executor, as herein named, as soon after my decease as he finds convenient.

ARTICLE II (Tangible Property): I give and bequeath all of my tangible personal property (excluding cash and securities), not otherwise bequeathed herein, including, but not by way of limitation, all of my furniture, books, pictures, jewelry, silverware, automobiles, and accessories thereto, clothing, and all other articles of personal or household use owned by me at my death, together with insurance thereon to \_\_\_\_\_ if living, if deceased, then I give and bequeath such personal property to be distributed to my issue, per stirpes, in as near equal shares as my Executor determines.

ARTICLE III. (Residuary Bequest): I give, devise and bequeath all the rest, residue, and remainder of my estate, personal, and mixed, wherever situate, to \_\_\_\_\_, if he/she survives me by thirty (30) days. If he/she does not survive me by thirty (30) days, then I give, devise and bequeath the rest, residue and remainder of my estate, real, personal and mixed, wherever situate, to \_\_\_\_\_ share and share alike.

ARTICLE V. (Protective Provision): All interests hereunder, whether principal or income, while undistributed and in the possession of any of my fiduciaries hereunder (whether they be as Executor, Trustee, or Guardian for Minors), and even though vested or distributable, shall not be subject to attachment, execution, or sequestration for any debt, contract, obligation, or liability of any beneficiary, and, furthermore, shall not be subject to pledge, assignment, conveyance, or anticipation, and, in the case of a married man or woman, free from the control of his or her spouse.

ARTICLE VI. (Powers of Fiduciaries): My fiduciaries, whether they be as Executor, Trustee, or Guardian for Minors, and their successors, shall have the following powers, in addition to those vested in them by law and by other provisions of this, my Will, applicable to any and all property, real or person in my estate, the trust estate, and/or the minor's estate (including property held for minors passing otherwise than under this, my Will), without Court approval, and effective until actual distribution of

all property is made:

A. To retain, hold, invest and reinvest in, purchase, or otherwise acquire, any and all property, real or personal, or common or undivided interest therein, or any variety of real or personal property, as they may deem advisable, including, but not by way of limitation, stocks, common stocks, bonds, debentures, notes, or other securities, stocks or interests in investment trusts and common trust funds, including those of any corporate fiduciary or any affiliated or subsidiary corporation thereof, real estate, mortgages, lands, minerals, royalties, leaseholds, participations in partnerships, joint ventures and other business enterprises, and any form of life insurance, annuity, or endowment policies; and, in so doing, my fiduciaries may act without restriction to so called legal investments, and without responsibility for diversification.

B. To keep reasonable amounts of cash, uninvested, in a bank or banks.

C. To purchase investments at premiums and charge premiums to principal or income, or partly to each; provided, however, that this power shall not extend to the Marital Deduction Gift.

D. To vote, in person or by proxy, securities, to grant proxies, and to delegate discretionary powers in connection therewith; to grant, obtain, or exercise any options to subscribe for stocks, bonds, debentures, or other investments; to join in any plan of sale, lease, mortgage, merger, consolidation, reorganization, foreclosure, or voting trust, and to deposit securities or make payments thereunder; and, generally, to exercise all the rights of security holders of any corporation.

E. To hold investments in bearer form or in the name of a nominee.

F. To pay premiums on any life insurance, annuity, or endowment policy or policies which may have been retained or purchased hereunder, and to exercise any right, option, or privilege thereunder; provided, however, that this power shall not extend to the Marital Deduction Gift.

G. To lend sums of money upon such terms, credits, and conditions as they may deem advisable.

H. To sell, at public or private sale, any and all property, real or personal, and to lease (for any period of time), transfer, exchange, partition, convert, or otherwise dispose of, or grant options with respect to, any and all property, real or personal, in such manner, at such time or times, for such purposes, and for such prices, and upon such terms, credits, and conditions as they may deem advisable.

I. To manage, repair, alter, and improve any and all property, real or personal, in such manner, at such time or times, for such purposes, for such prices, and upon such terms, credits, and conditions as they may deem advisable.

J. To borrow money from any person or entity, including any of my fiduciaries, whenever they may deem advisable, and, as security, to mortgage or pledge any and all property, real or personal, upon such terms, credits, and conditions as they may deem advisable.

K. To continue and carry on any business owned or controlled by me at my death for whatever period of time they may deem advisable, and they shall have the power to do any and all things they may deem necessary or appropriate, including the power to borrow and to mortgage or pledge property, real or personal, as security for such borrowing, and the power to close out, liquidate, or sell the business at such time and upon such terms, credits, and conditions as they may deem advisable.

L. To retain and pay agents, employees, accountants and counsel (including, but not limited to, legal and investment counsel) for advice and other professional services; provided, however, that my fiduciaries shall not be obliged to follow such advice.

M. To compromise claims and controversies, including any questions relating to any life insurance, annuity, or endowment policy or policies; provided, however, that my fiduciaries need not institute litigation to collect any such policy unless reasonably indemnified for costs, counsel fees, and other expenses of such litigation.

N. To abandon any property, real or personal, which is of little or no value.

O. To add to the principal of any trust estate and/or minor's estate created hereunder any property received from any person any deed, will, or in any other manner, including the power to merge any trust estate and/or minor's estate created hereunder with any other trust estate and/or minor's estate, whether created by me or by any person by deed, will, or in any other manner, provided that the terms thereof are substantially similar and held for the primary benefit of the same person or persons; provided, however, that this power shall not extend to any Marital Deduction Trust.

P. To combine, for purposes of administration and investment, any or all trust estates and/or minor's estates created hereunder.

Q. To determine whether any receipt or disbursement shall be

allocated to principal or income, or partly to each, without regard to any law defining principal and income, and without regard to any previous determination relative thereto; provided, however, that this power shall not extend to the Marital Deduction Gift, and, in this regard, my fiduciaries shall not allocate any receipt or disbursement to principal or income except as provided by law.

R. To treat and use administrative or other expenses (and losses) as deductions for Federal estate tax or income tax purposes, or partly to each, and to choose the alternate valuation date for Federal estate tax purposes, as they may deem advisable, without regard to whether the size of the Marital Deduction Gift (hereinabove created) will be increased or decreased thereby, and without adjustments between the beneficiaries in consequence of the exercise of such discretion.

S. To exercise any law-given option or election to pay death taxes in installments.

T. To make distribution in cash or in kind, or partly in each, and in shares different in kind from other shares, and to allocate specific property or interests therein between and among the beneficiaries hereof (including any trust estate and/or minor's estate created hereunder) in such proportions as my fiduciaries may deem advisable; provided, however, that:

1. The total value of any share is not affected by such allocation (it being noted, in this regard, that the provisions of Paragraph 4 of Article II., relating to distribution values to be used in satisfaction of the Marital Deduction Gift shall apply and prevail in connection therewith to the extent that same may be inconsistent herewith); and

2. Property or interests in property to be allocated in satisfaction of any share, including the Marital Deduction Gift, shall be fairly representative of the differing income tax bases of all property comprising my distributable estate.

U. To execute and deliver any and all instruments in writing which they may deem advisable to carry out any of the foregoing powers. No party to any such instrument in writing signed by them shall be obliged to inquire into its validity or be bound to see to the application by my fiduciaries of any money or other property paid or delivered to them pursuant to the terms of any such instrument.

ARTICLE VII. (Appointment of Fiduciaries):

I appoint \_\_\_\_\_ to be Executor/trix of this, my Last Will and Testament. If \_\_\_\_\_ fails to qualify, ceases to act or predeceases me, then I appoint \_\_\_\_\_ to be Executor/trix of my Will.

ARTICLE VIII. (Miscellaneous Provisions):

A. Throughout this, my Will, the masculine gender shall be deemed to include the feminine, and the singular the plural, and vice versa.

B. All headings preceding the text of the Articles, Paragraphs, and Subparagraphs hereof are inserted solely for reference and shall not constitute a part of this, my Will, nor affect its meaning, construction, or effect.

C. Taxes. All inheritance or estate taxes due by the estate shall be shared pro-rata by the respective beneficiaries on their share of the inheritance.

IN WITNESS WHEREOF, I, \_\_\_\_\_, have hereunto set my hand and seal to this, my Last Will and Testament, this \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_.

\_\_\_\_\_

SIGNED, SEALED, PUBLISHED, AND DECLARED, by the above named Testator/trix, as and for his/her Last will and Testament, in the presence of us, who at his/her request, in his/her presence, and in the presence of each other, have hereunto subscribed our names as witnesses in attestation thereof:

\_\_\_\_\_  
NAME

\_\_\_\_\_  
ADDRESS

\_\_\_\_\_  
NAME

\_\_\_\_\_  
ADDRESS

\_\_\_\_\_  
NAME

\_\_\_\_\_  
ADDRESS

COMMONWEALTH OF PENNSYLVANIA :  
: ss  
COUNTY OF :

We, the Testator/trix, and each of the undersigned witnesses, respectively, whose names are signed to the foregoing instrument, being first duly sworn, do hereby declare to the undersigned authority, that the Testator/trix signed and executed the subject instrument as and for his/her Last Will and Testament, (to each page of which he/she affixed his/her signature), that he/she signed willingly, and that he/she executed it as her free and voluntary act for the purposes therein expressed, that each of the witnesses, in the presence and hearing of the said Testator/trix and each other, signed the Last Will and Testament as witness, and that, to the best of their knowledge, the Testator/trix was at that time, eighteen (18) years of age or older, of sound mind, and under no constraint or undue influence.

\_\_\_\_\_(SEAL)  
Testator/Testatrix

\_\_\_\_\_(SEAL)  
Witness

\_\_\_\_\_(SEAL)  
Witness

\_\_\_\_\_(SEAL)  
Witness

Subscribed, sworn to, and acknowledged before me by  
\_\_\_\_\_ Testator/trix, and subscribed and sworn to before me by  
\_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_,  
witnesses, this \_\_\_\_\_ day of \_\_\_\_\_, 200\_.

\_\_\_\_\_  
Notary Public