



March 25, 2026

Don't Put These 4 Things in Your Will

Have you started thinking about making a will?

It's an important part of many estate plans, but too often, people assume everything they own belongs there. In reality, some decisions are best to leave out of your will completely, while others are essential.

Here is a short list of items to include and what items are best left to another part of your estate plan.

What Should Not Go in Your Will

1. **Accounts With Beneficiaries:** If you have retirement accounts or life insurance policies with designated beneficiaries, you don't need to include them in your will. Those assets will go to the named beneficiaries, even if your will says something different.

2. **Your Funeral Wishes:** Wills often aren't read in the immediate aftermath of someone's death. If you have specific wishes for your funeral, it is a good idea to communicate them directly with loved ones rather than leaving that information in your will.
3. **Conditional Gifts:** Placing conditions on gifts in your will can make matters quite complicated for your surviving loved ones. If you do want to set conditions, consider setting up a trust.
4. **Your Pets:** A trust is a good idea if you have specific wishes of how your pets will be cared for. If you set aside money and instructions in your will, there is no guarantee that your wishes will be carried out.

What Should Go in Your Will

1. **Your Executor Designation:** Appoint an executor in your will. This is the person you trust to ensure that your wishes are carried out as stated in your will.
2. **Guardianship Wishes:** Designating guardians for your minor children is an important function of a will.
3. **Assets:** You can include many assets and name the people who you want to inherit them in your will. Potential assets to include would be real estate, investments, bank accounts and businesses.

Creating an estate plan can feel overwhelming. If you have any questions, reach out today.

Financial Planning may help your dreams come true!

Simple, Smart, and Effective financial planning may help you build wealth. Our strategies and hands-on approach may help you increase savings, lower taxes, provide customized investment advice, help you secure your retirement and more. Together, we will help you build a plan toward making your dreams come true.



ROI FINANCIAL

A Registered Investment Advisor

Lance J. Johnson | ROI Financial Advisors, LLC
CEO and Investment Advisor Representative
p. 503.941.5925 e. Lance.j.johnson@roi-fa.com
a. 14675 SW Millikan Way | Beaverton, Oregon 97003

[Facebook](#) | [Instagram](#) | [LinkedIn](#)

DISCLAIMER

Content provided by subscription to Outbound Engine, an entity unrelated to ROI Financial Advisors, LLC. ROI Financial Advisors, LLC (dba ROI Financial) is an SEC registered investment advisor. This publication is in no way a solicitation or offer to sell securities or investment advisory services. Some articles discuss products or services that may not be available through ROI Financial and are informational only.

This information should not be construed as investment advice or constitute a recommendation that any particular transaction or investment strategy is suitable for any specific person. Statistical information, quotes, charts, references to articles or any other quoted statement or statements regarding markets or other financial information is obtained from sources which we believe reliable, but we do not warrant or guarantee the timeliness or accuracy of this information. This material does not constitute a complete description of our investment services and is for informational purposes only. ROI Financial does not provide tax or legal advice, however an affiliate firm

ROI Tax LLC (ROI Tax) which is a separate entity may provide tax preparation and CPA services. Please see our Client Relationship Summary and form ADV Part 2A at <https://adviserinfo.sec.gov/firm/summary/160100> or visit our website at www.roi-fa.com to request a complete description of our services and fees. Please be advised to consult your investment adviser, attorney, or tax professional before making any investment decisions.