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NO. 65821-2-I

COURT OF APPEALS, DIVISION I  
OF THE STATE OF WASHINGTON

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JEFFREY MANARY,

Respondent,

v.

EDWIN A. ANDERSON,

Appellant.

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BRIEF OF APPELLANT

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ON APPEAL FROM THE SUPERIOR COURT OF  
THE STATE OF WASHINGTON FOR KING COUNTY

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## **I. APPELLANT'S STATEMENT OF THE CASE**

### **A. Introduction**

Homer Greene and his wife Eileen created a revocable living trust, and conveyed their residence to it. Later, Homer executed a Last Will and Testament that left the property to Appellant Edwin Anderson ("Anderson"). Respondent Jeffrey Manary ("Manary"), a successor Trustee and beneficiary named in the Trust,<sup>1</sup> sought to have title to the property quieted in the Trust, arguing that the later-executed Will did not affect the terms of the Trust. The trial court granted his motion.

Washington law, however, is to the contrary. Specifically, the provisions of Chapter 11.11 RCW provide that the specific bequest in the later-executed Will supersedes the terms of the Trust. Accordingly, Anderson respectfully requests this Court reverse the trial court's order denying his motion for summary judgment and granting Manary's cross-motion, and remand this case to the trial court with instructions to enter a judgment granting Anderson a one-half interest in the Property.

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<sup>1</sup> Anderson disputes whether Jeffrey Manary is a proper beneficiary under the Trust, but that issue has not yet been litigated in the trial court proceedings below and so is not before this Court on appeal. The trial court's order on the current issue provides that "[a]ny right, title, and interest that Jeffrey Manary may have in the said property as an individual beneficiary of the said Trust shall be determined by subsequent action or by agreement of the beneficiaries, and is not within the scope of this order[.]" CP 244 at ¶ 2.

**B. Assignments of Error**

1. The trial court erred in making Finding of Fact 8. Clerk's Papers ("CP") 243 at ¶8.
2. The trial court erred in declaring the testamentary transfer pursuant to Homer Greene's Last Will and Testament null and void. CP 245 at ¶5.
3. The trial court erred in quieting title to the Property in the Trust. CP 244 at ¶2.
4. The trial court erred in granting the Trust possession of the Property. CP 244-45 at ¶3.
5. The trial court erred in denying Anderson's motion for summary judgment. CP 244 at ¶1.
6. The trial court erred in dismissing Anderson's quiet title counterclaim. CP 245 at ¶6.
7. The trial court erred in granting Manary's cross-motion for summary judgment. CP 244 at ¶1.

**C. Issue Presented**

Whether the trial court erred in ruling that the specific bequest of a nonprobate asset in the decedent's later-executed Will did not change the contrary beneficiary designation of the asset in decedent's earlier-executed revocable living trust.

**D. Statement of the Facts**

1. The Greene Living Trust.

On December 8, 1995, Homer and Eileen Greene, a married couple, executed a revocable living trust ("the Trust"). Clerk's Papers ("CP") 44-81.

The Trust instrument named Homer and Eileen<sup>2</sup> as Trustors and Co-Trustees. CP 45 at Sections 1.02, 1.03. Upon the death of one of the spouses, the surviving spouse was to serve as the sole Trustee. *Id.* at Section 1.03.

During both of their lifetimes, both Homer and Eileen could amend, modify, or revoke the Trust in whole or in part. CP 46-47 at Sections 1.05, 1.06. They, as Trustees, had the power, “exercisable in the Trustee’s absolute discretion to: (a) sell, convey . . . operate and control [Trust property]” and “(o) subject to any limitations expressly set forth in this declaration and faithful performance of Trustee’s fiduciary obligations, do all acts, take all such proceedings, and exercise all such rights and privileges as could be done, taken, or exercised by an absolute owner of the trust property.” CP 61-63 at Section 7.02.

Upon the death of one of them, the survivor, as Trustee, was directed to “divide the Trust into two (2) separate trusts,” to be named the “Family Trust” and the “Survivor’s Trust.” CP 52 at Section 3.02. The Family Trust was to consist of the decedent spouse’s interest in community property and her separate property, and could not be altered, revoked or amended after that spouse’s death. CP 52 at Section 3.02; CP 47 at Section 1.06(d); CP 59 at Section 5.06.

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<sup>2</sup> Because Homer and Eileen shared the same last name, Appellant Anderson uses their respective first names only for clarity and intends no disrespect.

Meanwhile, the Survivor's Trust was to consist of the surviving spouse's interest in community property and his separate property. CP 52 at Section 3.03. The surviving spouse retained the right to revoke, amend, or modify his property subject to the Survivor's Trust. CP 54 at Section, 4.02 ("Survivor shall be sole beneficiary of the . . . Survivor's Trust"); CP 56 at Section 4.11 ("Survivor shall have, and shall retain, the powers of revocation, withdrawal, amendment, modification, beneficiary change, and the other powers set forth in Article 4 with respect to the Survivor's Trust"). The original Trust instrument named Victor Sosa, Cheryl Woodward, and Stacey Weedman as beneficiaries. CP 60 at Section 6.03. Sosa and Woodward were each to receive 25 percent of the Trust estate, while Weedman was to receive the remaining 50 percent. *Id.*

On the same day they executed the Trust instrument, Homer and Eileen quit claimed their community residence in Renton, Washington ("the Property") to themselves as Trustees of the Trust. CP 83. Title to the Property then vested in them as such. CP 44 at Section 1.01 ("such title and interests the Trustees have received . . . shall be vested in the Trustees."). The deed was recorded in the records of King County, Washington. CP 83.

2. Eileen Greene passes away.

Eileen died testate on December 5, 1998. CP 85. Her Will provides that her estate should pass to the Trustee of the Trust, but in the event that

that bequest fails, then to Homer. CP 87-88.

Upon Eileen's death, Homer became the sole Trustee, and was directed by the terms of the Trust to place Eileen's interest in the community property and in her separate property into a "Family Trust" and retain his respective interests in a "Survivor's Trust." CP 52 at Sections 3.02 – 3.04. Homer, however, did not create or fund either trust. CP 41 at ¶ 4.

3. Homer Greene amends the Trust and later conveys the Property to Anderson.

On August 11, 1999, Homer, as the surviving Trustor, amended the Trust to remove the three beneficiaries named in the original Trust instrument, and named Alice Manary as the sole beneficiary.<sup>3</sup> CP 94-96.<sup>4</sup>

In or about 2002, Anderson began living at the Property, in a trailer parked in the driveway. CP 41 at ¶ 2. He took care of the Property by doing yard work, and he assisted Homer by running errands for him and helping him with everyday tasks. *Id.* at ¶ 3.

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<sup>3</sup> Anderson disputes whether this amendment operated to change the beneficiaries of the entire Trust, or only as to Homer Greene's interests in the Trust. As referenced in footnote 1, however, this issue has not yet been litigated in the trial court proceedings below and so is not before this Court on appeal.

<sup>4</sup> This amendment is styled as the "Second Amendment" to the Trust. The parties located a document entitled the "First Amendment" to the Trust that purports to remove only Stacey Weedman as a beneficiary. The Trust instrument provides that it may be amended by a "duly executed instrument filed with the Trustee." CP 46 at Section 1.05. The parties never located a copy of the "First Amendment" document that was in any way initialed, signed, or dated by either Homer or Eileen, indicating that it was "executed." See *In re Estate of Tosh*, 83 Wn.App. 158, 162-63 (1996), *review denied*, 131 Wn.2d 1024 (1997). Without such indications, the purported amendment is invalid. *Id.*

On November 5, 2004, Homer executed a statutory warranty deed conveying a “co-ownership joint occupancy”<sup>5</sup> interest in the Property to Anderson. CP 98-99. That same day, Homer executed a Last Will and Testament (“the Will”) that revoked any previous wills and codicils and specifically bequeathed to Anderson the Property and any vehicles registered in Homer’s name. CP 101.

Homer passed away on January 5, 2007. CP 105. Anderson was appointed personal representative of Homer’s estate. CP 107-08.

4. The Litigation.

In October 2008, Alice Manary, as the first successor Trustee of the Trust, sued Anderson to, among other things, quiet title to the Property and eject him from it.<sup>6</sup> CP 7-14. Both parties sought summary judgment as to Anderson’s ownership of the Property. Anderson primarily argued that Chapter 11.11 RCW (“the Super Will statute”) controlled the issue and that Homer’s specific bequest of the property to him in the Will surmounted the contrary provisions of the Trust. CP 34-37. Manary maintained that Homer’s attempted conveyance of the Property to Anderson via the statutory

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<sup>5</sup> It is not clear what “co-ownership joint occupancy” means, but because Homer and Anderson were both living on the property during Homer’s remaining years, Anderson understands that it and the Will executed on the same date mean that he and Homer were to live there jointly during Homer’s lifetime and Anderson was to inherit it upon Homer’s death.

<sup>6</sup> Ms. Manary passed away during the litigation. Her son, Jeffery Manary, was later appointed the second successor Trustee of the Trust. CP 113, lines 15-18.

warranty deed and the Will were ineffective because neither sufficiently revoked the Trust. CP 115-21. Manary also claimed that the Super Will statute did not apply to the case. CP 204-07.

The trial court denied Anderson's motion and granted Manary's. CP 241-245. Specifically, the court found that Homer failed to

either modify the Trust as to the Property or to acknowledge the Trust in either the Warranty Deed or his Will . . . [which] resulted in the Property remaining Trust property. As such, [Homer] had no right, title or interest in the Property to convey to Defendant Anderson in either the Warranty Deed or the Will. Both attempted transfers . . . were invalid.

CP 243.

As to the operation of the Super Will statute, the court explained in its oral ruling that it found Homer's specific bequest to Anderson was ineffective because he had not altered the Trust instrument to reflect his changed intent:

[Counsel for Anderson]: How do you square it with the super will statute then I guess is my question?

[The Court]: Well . . . my response to that is realistically . . . the trust provided -- met specific mechanisms that gave Mr. Greene the opportunity . . . to revoke it, to reallocate. . . . [Homer] did not revoke [the Trust] from the Court's perspective, in a fashion that was clearly within his -- that he knew because he'd been dealing with attorneys. . . . And then he of course made another amendment . . . he changed other terms, i.e., the beneficiaries. So it's not as if he . . . wasn't apprised of what needed to be done. He just didn't do it.

Report of Proceedings ("RP") May 28, 2010, at 13-14.

The court also explained that the bequest in Homer's Will was not effective because it did not refer to the Trust:

[The Court]: . . . I mean, even the acknowledgement that it was there I think would have been enough to kind of get you over that hurdle of saying, "Yeah, he's saying it's in there. You know . . . there's this trust out there and I realize that but I'm giving you this . . . deed." That would have been an acknowledgement of it. But for there to be kind of no recognition whatsoever that in fact he had poured his interest, all of his interest into that trust . . . did not revoke that from the Court's perspective.

\* \* \*

And so that's my challenge . . . realistically if he would have said in the course of his devise somewhere in the process documentary "Yeah, I know this is here, but nonetheless this is what I want to happen," then we have this independent verification . . . .

[Counsel for Anderson]: He -- he wrote a will that said my house.

[The Court]: Yeah, but it wasn't his house.

RP May 28, 2010, at 13-15.

The court quieted title to the Property in the Trust. CP 244-45.

Anderson now appeals.

## II. ARGUMENT

Appellate courts review orders of summary judgment *de novo*, performing "the same inquiry as the trial court." *Jones v. Allstate Ins. Co.*, 146 Wn.2d 291, 300-01, 45 P.3d 1068, *reconsideration denied* (2002).

Summary judgment is appropriate if the papers submitted demonstrate that there is no genuine issue of material fact, and that the moving party is entitled to judgment as a matter of law. *Id.*; CR 56(c). No material facts were in dispute in the cross motions below; each party sought judgment as a matter of law. CP 34, 114.

**A. The trial court erred in ruling Homer Greene’s specific bequest of the Property was ineffective because, pursuant to Chapter 11.11 RCW, the Will prevails.**

1. The Super Will Statute

In 1998, the Washington Legislature enacted Chapter 11.11 RCW to enable “a person to alter, pursuant to his will, the beneficiary designation of revocable living trusts[.]” Cynthia J. Artura, *Superwill to the Rescue? How Washington’s Statute Falls Short of Being A Hero in the Field of Trust and Probate Law*, 74 WASH. L. REV. 799 (1999). The statute is the first of its kind, Washington being the first state to enact such a provision. *Id.* at 807. As such, and despite being more than ten years old, there is little case law interpreting the provision at issue here: RCW 11.11.020(1). *See In re Estate of Cordero*, 127 Wn. App. 783, 787-89, 113 P.3d 16 (2005), *review denied*, 156 Wn.2d 1019, 132 P.3d 734 (2006) (interpreting RCW 11.11.020(4), relating to “switch rationales,” and assuming the decedent’s will effectively changed the beneficiary of a nonprobate asset in accord with RCW 11.11.020(1)); *Estate of Burks v. Kidd*, 124 Wn. App. 327, 331-32, 100 P.3d

328 (2004), *review denied*, 154 Wn.2d 1029, 120 P.3d 577 (2005) (holding the reference in decedent's will to "certain bank accounts" was ineffective because it was not sufficiently specific to satisfy RCW 11.11.020(1), nor did it identify "an entire category of nonprobate assets, as permitted by RCW 11.11.020(3)."); *In re Estate of Furst*, 113 Wn. App. 839, 843-44, 55 P.3d 664 (2002) (holding that a general residuary gift is ineffective to dispose of nonprobate assets, pursuant to RCW 11.11.020(2)).

The legislative history of the statute reveals that it was intended to permit individuals

to designate by will the beneficiaries at death of certain assets that are not otherwise subject to probate proceedings. By writing his or her will, a person can *supersede pre-existing beneficiary designations* on ... certain ... limited assets in order to *enable the terms of his or her will to govern the disposition of all those assets*.

F.B. Rep. on S.B. 6181, at 1, 55th Leg., Reg. Sess. (Wash.1998) (emphasis added).

The bill report from the state House of Representatives succinctly explains the main thrust of the statute:

Upon the death of the owner of a nonprobate asset, if the asset is specifically disposed of under the owner's will, the asset belongs to the beneficiary named in the will. The testamentary disposition controls notwithstanding a prior designation of a different beneficiary in the documents relating to the nonprobate asset.

H.R. B. Rep. on S.B. 6181, at 2, 55th Leg., Reg. Sess. (Wash. 1998).

The summary of testimony before the state Senate also illustrates the intent underpinning the statute:

This bill makes it easier for a person to control the disposition of certain non-probate assets. People often open joint bank accounts with a right of survivorship with a child, but not intending that all the assets of that account go to that child. Under current law, that will happen. This bill allows the will to control the distribution of specified non-probate assets in accordance with the decedent's intent.

S. B. Rep. on S.B. 6181, at 2, 55th Leg., Reg. Sess. (Wash. 1998).

“Rather than requiring the testator to follow the established procedures for changing the terms of a will substitute, the superwill statute permits a testator to make those changes in his will.” *Artura*, 74 WASH. L.

REV. at 807. At its root, the statute

helps to ‘ensure that the testator’s clearly manifested last wishes were fulfilled because, by definition, a [superwill] is a more recent indication of a testator’s final intent than the will substitute being amended.’

...

Because testators are often unfamiliar with the differences among the legal doctrines that accompany the various nonprobate devices they use to transfer wealth at death, they often attempt to alter the disposition of nonprobate assets pursuant to a will. In most states, such attempts are futile because the courts will not effectuate the testator’s intent if he failed to comply fully with the state’s Statute of Wills or the regulatory scheme of the will substitute. Washington’s superwill provision eliminates this unfortunate result ... [.]

*Id.* at 814 (quoting Debra Lynch Dubovich, Note, *The Blockbuster Will:*

*Effectuating the Testator’s Intent to Change Will Substitute Beneficiaries*, 21

VAL. U. L. REV. 719, 738 (1987)).

The statute, designed to establish rights to nonprobate assets as between the beneficiaries otherwise designated to receive them and the beneficiary named in a will, was designed to address precisely the situation presented here.

2. Homer Greene's specific bequest of the Property to Anderson satisfies the Super Will statute.

When the owner of a nonprobate asset specifically refers to the asset in his will, the owner's interest in the asset "belongs to the *testamentary beneficiary* named to receive the nonprobate asset, *notwithstanding the rights of any beneficiary designated before the date of the will.*" RCW 11.11.020(1) (emphasis added).

A nonprobate asset passes to another "on a person's death under a written instrument or arrangement other than the person's will[.]" and includes a "trust of which the person is grantor and that becomes irrevocable only upon the person's death[.]" RCW 11.02.005(15); RCW 11.11.010(7)(a).

The "owner" of the nonprobate asset is one who, "during life, has beneficial ownership of the nonprobate asset." RCW 11.11.010(8). And a "testamentary beneficiary" is "a person named under the owner's will to receive a nonprobate asset[.]" RCW 11.11.010(10).

Here, the Property, once it was placed into the Trust, became a

nonprobate asset that Homer later specifically identified in his Will. Homer was the “owner” of the house, as he had beneficial ownership of the property during his life. In his Will, he named Anderson to receive the Property. Under the plain terms of the statute, then, Homer’s interest in the Property belongs to Anderson, and has since January 2007. *See* RCW 11.11.060 (“entitlement of the testamentary beneficiary to the nonprobate asset vest[s] immediately upon death of the owner.”).

Under the terms of the Trust, Homer retained the right to relinquish his interest in the Property in favor of Anderson. The Trust instrument specifically provides that the surviving spouse shall retain “the powers of revocation, withdrawal, amendment, [and] modification” regarding the surviving spouse’s interests in community property (and that spouse’s separate property) held in the Trust. CP 53-54 at Section 4.01; CP 56 at Section 4.11. Thus, even though Homer could not relinquish the Trust as to Eileen’s one-half community property interest in the Property, he clearly could do so as to his one-half community property interest in it. *See* CP 59 at Section 5.06; CP 56 at Section 4.11; RCW 11.11.020(1). This he plainly did, by specifically leaving the property to Anderson in his Will.

Therefore, because Homer relinquished his interest in the Property and conveyed his interest to Anderson, Anderson presently owns a one-half interest in the Property. He was thus entitled to summary judgment to that

effect, and to dismissal of Manary's quiet title claim. The trial court's ruling to the contrary was erroneous as a matter of law.

3. The ruling below reaches the result the Super Will statute aims to prevent.

The trial court found that Homer's specific bequest to Anderson was ineffective because Homer did not 1) modify the Trust instrument as to the Property, or 2) make some reference to the Trust in his Will. CP 243; RP May 28, 2010 at 11-15. As such, the court concluded the Property was not Homer's to convey, as it remained Trust property in absence of either of the above events occurring. *Id.*

The trial court's reasoning follows the reasoning employed in *Damon v. Northern Life Insurance Co.*, 23 Wn. App. 877, 598 P.2d 780, review denied, 92 Wn.2d 1038 (1979), a case decided before the Legislature enacted the Super Will statute. In *Damon*, the decedent purchased a life insurance policy and named his first wife as the beneficiary. *Id.* at 878. After they divorced and the decedent later remarried, he designated his second wife as the beneficiary of the policy. *Id.* After dissolving his second marriage, the decedent did not change the beneficiary designation, but executed a will that left "his entire estate to his four children[.]" *Id.* The decedent's second wife sued his children for the right to receive the insurance proceeds, and the trial court awarded her the proceeds as the named beneficiary. *Id.* Division Three

affirmed the trial court, explaining that the decedent's later-executed will had no effect upon the second wife's right to receive the insurance proceeds. *Id.* at 880.

Using similar reasoning to that of the trial court below, the appellate court in *Damon* noted that the decedent "was presumably familiar with the mechanics of changing the beneficiary designation," as he had changed the designation from his first to his second wife. *Id.* Likewise, the trial court here noted that Homer "changed ... the beneficiaries. So it's not as if he ... wasn't apprised of what needed to be done. He just didn't do it." RP May 28, 2010, at 14. The *Damon* court also found that the decedent's will made "no mention of the insurance policy." *Damon*, 23 Wn. App. at 880. So too, the trial court below noted that "... for there to be ... no recognition whatsoever that ... [Homer] had poured his interest ... into that trust ... did not revoke that from the Court's perspective." RP May 28, 2010, at 13-14. Accordingly, Division Three, and the trial court here, concluded that the later-executed will did not control the distribution of the nonprobate asset. *Damon*, 23 Wn. App. at 880; CP 243.

The Super Will statute was designed to avoid precisely this result. *See Artura*, 74 WASH. L. REV. at n. 122 ("Having a superwill provision would avoid a result like that in *Damon v. Northern Life Ins. Co.*, 23 Wn. App. 877, 880-81, 598 P.2d 780 (1979)."); *see also* F. B. Rep. on S.B. 6181, at 1, 55<sup>th</sup>

Leg., Reg. Sess. (Wash.1998) (noting that under pre-Super Will Washington law, “it is impossible for a person through a new will to modify nonprobate asset arrangements . . . without modifying . . . these accounts.”).

In essence, the trial court ruled that Homer did not comply with the Super Will statute because Homer did not complete the tasks the statute was designed to eliminate. Indeed, the drafters of the statute *assumed* the decedent would not have changed the terms of his or her nonprobate instruments before writing a will containing bequests contrary to the earlier beneficiary designations. *See Id.* (“By writing his or her will, a person can supersede pre-existing beneficiary designations on . . . certain limited assets to enable the terms of his or her will to govern the disposition of . . . those assets.”); *Artura*, 74 WASH. L. REV. at 807. (“Rather than requiring the testator to follow the established procedures for changing the terms of a will substitute, the superwill statute permits a testator to make those changes in his will.”) Nor does the statute contain any requirement that, to be effective, the “specific reference” to the nonprobate asset also mention the will substitute that is being overridden in the later-executed will. *See RCW 11.11.020(1)*. If the Legislature had intended such an additional requirement, the statute would say so. *See Philippides v. Bernard*, 151 Wn.2d 376, 385, 88 P.3d 939 (2004). But the lack of a provision requiring a person to acknowledge the nonprobate instrument in his will’s specific bequest to a different beneficiary

is hardly surprising. Given the situations the statute was designed to address, such a requirement would be nonsensical and contrary to the expressed legislative intent underpinning the statute. *See* S. B. Rep. on S.B. 6181, at 2, 55th Leg., Reg. Sess. (Wash. 1998) (“This bill makes it easier for a person to control the disposition of certain non-probate assets. ... This bill allows the will to control the distribution of specified non-probate assets in accordance with the decedent’s intent.”)

Nor have the appellate courts that have discussed the statute suggested that either of these actions are required to satisfy it. *See Kidd*, 124 Wn. App. at 331-32; *Furst*, 113 Wn. App. at 843-44. In *Kidd*, the nonprobate assets at issue were payable-on-death accounts. *Kidd*, 124 Wn. App. at 328. Division Two acknowledged that RCW 11.11.020 “allows a person to change the beneficiaries on payable-on-death accounts by specifically referring to the accounts and specifically naming the new beneficiaries.” *Id.* However, the court found that the decedent’s general reference in his will to “certain bank accounts” was not sufficient to change the beneficiary designations of his payable-on-death accounts under RCW 11.11.020(1) because it did not “specifically refer to” those particular accounts. *Id.* at 331.

By contrast, the relevant provision of Homer’s Will reads as follows: “Real property, consisting of my home (ref: Tax # 3223-9085-09) at 18616 102<sup>nd</sup> Ave S.E. Renton, WA 98055 ... I bequeath to Edwin A. Anderson.”

CP 101. A more specific reference to the asset would be difficult to imagine.

The facts in *Furst* are nearly identical to those presented here. The decedent there created a living trust into which he transferred all of his assets; he also executed a pour-over will concurrent with the trust. *Furst*, 113 Wn. App. at 840-41. Later, the decedent executed a new will that revoked all former wills, “but did not mention or purport to revoke the trust.” *Id.* at 841. The new will disposed of “the rest, residue and remainder” of the decedent’s estate by dividing it equally between two beneficiaries, only one of whom was to take specific nonprobate assets under the decedent’s first will. *Id.*

This Court held that the later-executed will did not effectively change the beneficiary of the decedent’s nonprobate assets because the bequest in the will was a *general* residuary gift. *Id.* at 843 (citing RCW 11.11.020(2): “A general residuary gift in an owner’s will . . . does not entitle the devisees or legatees to receive nonprobate assets of the owner.”) This Court also noted that RCW 11.11.020 “directs the manner of changing the beneficiaries of a nonprobate asset”, but that the decedent in *Furst* did not follow that process when he executed his later will. *Id.*

This key fact distinguishes the case here: Homer made a *specific* bequest of a nonprobate asset in his later-executed Will. By so doing, he satisfied the requirements of RCW 11.11.020(1), and properly named Anderson to receive his interest in the Property.

Although the trial court acknowledged that it ultimately attempts to effectuate the testator's intent "in every instance[,]"<sup>7</sup> the court here looked only to the terms of the earlier-executed Trust for that intent, at the cost of the specific provision in the Will clearly expressing Homer's later intent. This is precisely what the drafters of the Super Will statute sought to prevent. *See Furst*, 113 Wn. App. at 843-44 ("The statute was intended to reduce or eliminate uncertainty regarding the effect of a subsequent will on the transfer of property pursuant to an inter vivos trust.").

### III. CONCLUSION

The trial court erred as a matter of law when it ruled that Homer's specific devise of his interest in the Property to Anderson was ineffective, despite having satisfied RCW 11.11.020(1). Consequently, this Court should reverse the trial court's order denying Anderson's motion for partial summary judgment and granting Manary's cross-motion, and should remand this case to the trial court with instructions to enter a judgment granting Anderson a one-half interest in the Property.

Dated this 2d day of December 2010.

  
\_\_\_\_\_  
John M. Casey WSBA # 24187  
Andrea L. Schiers WSBA # 38383  
CURRAN LAW FIRM P.S.  
Attorneys for Appellant

---

<sup>7</sup>RP May 28, 2010, at 3.

**CERTIFICATE OF SERVICE**

Kristina Church, being first duly sworn, on oath deposes and says:  
I am over the age of 18 years and am not a party to the within cause. I work at  
Curran Law Firm P.S. and on this date I caused to be served by ABC Legal  
Messengers a true and correct copy of the above **Brief of Appellant** on the  
following persons set forth below:

*Counsel for Respondent:*

Thomas G. Burke  
Burke Law Offices Inc., P.S.  
612 South 227<sup>th</sup> Street  
Des Moines, WA 98198

I declare under penalty of perjury under the laws of the State of  
Washington that the foregoing is true and correct.

DATED at Kent, Washington, this 2nd day of December, 2010.

  
\_\_\_\_\_  
Kristina Church

**APPENDIX TO APPELLANT'S BRIEF**

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WA F. B. Rep., 1998 Reg. Sess. S.B. 6181  
Washington Final Bill Report, 1998 Regular Session, Senate Bill 6181

April 21, 1998  
Washington Legislature  
Fifty-fifth Legislature, Second Regular Session, 1998

Synopsis as Enacted

Brief Description: Regulating probate, trusts, and estates.

Sponsors: Senate Committee on Law & Justice (originally sponsored by Senators Johnson and Roach).

Senate Committee on Law & Justice

House Committee on Law & Justice

Background: Under current Washington law, it is impossible for a person through a new will to modify nonprobate asset arrangements and to effect an equal division of all assets among his or her heirs, without modifying-presumably closing-these accounts. Nonprobate assets include such things as joint bank accounts with a "payable on death" clause. Although the intent in setting up the account may have been to provide for a source of funds for all heirs, the heir on the account may take all the money regardless of the intent of the will.

Slayer statutes exist to prevent one who kills another from gaining financially from the act. Washington's slayer statute specifically forbids a slayer from acquiring or receiving any property or benefit from the death of the victim. However, this law does not allow taking property away from the slayer which was acquired prior to the killing.

When a slayer and victim are related by marriage or business venture, they often own property jointly. This property is distributed on death to the living partner and the deceased's estate, as it would have been if the death had been accidental.

The Court of Appeals has held that a slayer does not lose his or her right to community property because of the murderous act. In some situations this has meant that the slayer receives his or her share of the state retirement benefits of the victim as well as other property.

Summary: Persons are allowed to designate by will the beneficiaries at death of certain assets that are not otherwise subject to probate proceedings. By writing his or her will, a person can supersede pre-existing beneficiary designations on joint bank accounts with rights of survivorship, transfer on death securities and certain other limited assets in order to enable the terms of his or her will to govern the disposition of all those assets.

A minor technical correction is made to legislation passed by the Legislature in 1997. The primary correction replaces provisions that were prematurely repealed as of July 27, 1997, though their replacement provisions did not take effect until January 1, 1998.

Minor changes to the Uniform Transfers to Minors Act are made to allow an individual to appoint a custodian to hold an asset for the child when a future event actually occurs.

References made in Washington's probate code and estate tax statutes are updated to the current provisions of the Internal Revenue Code to reflect current law.

The slayer's rights to retirement benefits of the victim under the state retirement system are taken away and given to the victim's estate. The Department of Retirement Systems, after notice that a slayer situation exists, determines to whom payment should be made. Any provisions which violated federal law are severable from the remaining provisions.

Votes on Final Passage:

Senate	48	1	
House	98	0	(House amended)
Senate			(Senate refused to concur)

....

{+ Conference Committee +}

House	98	0
Senate	46	0

Effective: April 2, 1998 (Sections 117, 201-205, 301, 401, 501-507, & 604)

June 11, 1998

July 1, 1999 (Sections 101-116 & 118)

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WA H.R. B. Rep., 1998 Reg. Sess. S.B. 6181  
Washington House Bill Report, 1998 Regular Session, Senate Bill 6181

March 4, 1998

Washington House of Representatives  
Fifty-fifth Legislature, Second Regular Session, 1998

As Passed House - Amended:

March 4, 1998

Title: An act relating to probate, trust, and estate law.

Brief Description: Regulating probate, trusts, and estates.

Sponsors: Senate Committee on Law & Justice (originally sponsored by Senators Johnson and Roach).

Brief History:

Committee Activity:

Law & Justice: 2/20/98, 2/26/98 [DPA].

Floor Activity:

Passed House - Amended: 3/4/98, 98-0.

HOUSE COMMITTEE ON LAW & JUSTICE

Majority Report: Do pass as amended. Signed by 13 members: Representatives Sheahan, Chairman; McDonald, Vice Chairman; Sterk, Vice Chairman; Costa, Ranking Minority Member; Constantine, Assistant Ranking Minority Member; Carrell; Cody; Kenney; Lambert; Lantz; Mulliken; Robertson and Sherstad.

Staff: Bill Perry (786-7123).

Background:

NONPROBATE ASSETS

Nonprobate assets are rights or interests of a person that pass on his or her death pursuant to a written instrument or arrangement other than the person's will. An example of a nonprobate asset is a joint bank account with the right of survivorship. Such an account provides by its own terms that when an owner of the account dies, the surviving owners acquire the account. In order to change this arrangement, an owner must change the account itself, presumably by closing it. The transfer of ownership provided for by such an account cannot be changed by the owner's will.

When a person wishes to change the disposition of his or her assets, such a change is relatively easy with respect to assets that pass pursuant to a will. Particularly in the case of a person on his or her deathbed, however, changing the disposition of a nonprobate asset may be more difficult. It has been suggested that people sometimes do not appreciate the significance of this potential difficulty until it is too late. For instance, a person may open a joint account with right of survivorship, primarily for convenience while the person is alive, and without intending or contemplating the effect such an account may have on the disposition of the person's estate when he or she dies.

TECHNICAL EFFECTIVE DATE CORRECTION

In 1997, the Legislature made several changes to the probate code. As a part of these changes, portions of the old code were repealed as of the effective date of the act, which was July 27, 1997. However, the new act's provisions to replace some of these

repealed sections did not take effect until January 1, 1998. As a result, for a period of months there has been uncertainty about the coverage of the probate code in some situations.

#### UNIFORM TRANSFERS TO MINORS ACT

The Uniform Transfers to Minors Act provides a mechanism for transferring property to a custodian to be held and managed for the benefit of a minor. The document that provides for such a transfer is to identify the custodian. Some financial institutions have taken the position that the custodian must be identified directly and that the document may not provide for a person to pick the custodian at the happening of some future event.

#### INTERNAL REVENUE CODE CHANGES

The federal tax code is regularly changed by Congress. Many of the provisions in the state probate code reference provisions in the federal law. In order to keep the references current, it is necessary periodically to update the references in the state law.

Summary of Bill:

#### NONPROBATE ASSETS

Upon the death of the owner of a nonprobate asset, if the asset is specifically disposed of under the owner's will, the asset belongs to the beneficiary named in the will. This testamentary disposition controls notwithstanding prior designation of a different beneficiary in the documents relating to the nonprobate asset. A designation made after the date of the will, however, negates a disposition under the will.

Various limitations are placed on the ability to dispose of nonprobate assets under a will. Any disposition is subject to community property rights. Certain nonprobate assets are also specifically excluded. These excluded assets are: interests passing under a community property agreement; interests in real property passing under a joint tenancy with right of survivorship; interests passing under a community property agreement; and individual retirement accounts.

The holder of a nonprobate asset who does not have actual notice of a testamentary disposition may rely on the terms of the nonprobate asset arrangement itself. The personal representative of the deceased or a beneficiary under the will may give notice to the holder of the nonprobate asset and to the beneficiary who was designated outside of the will. A specific written statutory notice form is provided. The notice may be given any time between the death of the owner and the closing of the estate. The notice informs the holder of the asset that the asset is not to be disposed of except at the direction of the personal representative. The personal representative is under no duty to give such notice. The personal representative or testamentary beneficiary may petition the superior court for an order declaring that the testamentary beneficiary is entitled to the nonprobate asset. Such a petition must be filed before the earlier of six months after admission of the will to probate or one year after the decedent's death.

If the holder of an asset has actual knowledge of a dispute among potential beneficiaries of the asset, or if the holder is uncertain as to who is entitled to the asset, the holder may refuse to transfer the asset until all beneficiaries have consented to the transfer or a court has ordered the transfer.

The owner of a nonprobate asset may waive his or her right to dispose of the asset by will.

#### TECHNICAL EFFECTIVE DATE CORRECTION

Provisions of the probate code repealed in 1997 are reinstated for the period from July 27, 1997, through December 31, 1997.

#### UNIFORM TRANSFERS TO MINORS ACT

Provisions of the Uniform Transfers to Minors Act are clarified to explicitly allow designation of a person who is to pick a custodian at a later date. Explicit provision is also made for designating more than one minor, or a class of minors, as beneficiaries of a transfer.

INTERNAL REVENUE CODE CHANGES

References to the federal tax law are updated to reflect recent amendments to the federal law.

Appropriation: None.

Fiscal Note: Not requested.

Effective Date: Sections 101 through 116, and 118 take effect July 1, 1999; the bill contains an emergency clause, and Sections 117, 201 through 205, 301, 401, and 504 take effect immediately.

Testimony For: The bill will be a great asset for practitioners and the public. The bill contains carefully developed safeguards.

Testimony Against: None.

Testified: Senator Johnson, prime sponsor; and Mark Roberts and Michael Carrico, Washington State Bar Association, Real Property, Probate and Trust Section (pro).

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WA S. B. Rep., 1998 Reg. Sess. S.B. 6181  
Washington Senate Bill Report, 1998 Regular Session, Senate Bill 6181

February 9, 1998  
Washington Senate  
Fifty-fifth Legislature, Second Regular Session, 1998

As Passed Senate, February 9, 1998

Title: An act relating to probate, trust, and estate law.

Brief Description: Regulating probate, trusts, and estates.

Sponsors: Senate Committee on Law & Justice (originally sponsored by Senators Johnson and Roach).

Brief History:

Committee Activity: Law & Justice: 1/19/98, 1/27/98 [DPS].

Passed Senate, 2/9/98, 48-1.

SENATE COMMITTEE ON LAW & JUSTICE

Majority Report: That Substitute Senate Bill No. 6181 be substituted therefor, and the substitute bill do pass.

Signed by Senators Roach, Chair; Johnson, Vice Chair; Fairley, Goings, Hargrove, Kline, Long, McCaslin, Stevens, Thibaudeau and Zarelli.

Staff: Harry Steinmetz (786-7421)

Background: Under current Washington law, it is impossible for a person through a new will to modify non-probate asset arrangements and to effect an equal division of all assets among his or her heirs, without modifying—presumably closing—these accounts. Non-probate assets are defined in the bill and include such things as joint bank accounts with a “payable on death” clause. Although the intent in setting up the account may have been to provide for a source of funds for all heirs, the heir on the account may take all the money regardless of the intent of the will.

Summary of Bill: Persons are allowed to designate by will the beneficiaries at death of certain assets that are not otherwise subject to probate proceedings. By writing his or her will, a person can supersede pre-existing beneficiary designations on joint bank accounts with rights of survivorship, transfer on death securities and certain other limited assets in order to enable the terms of his or her will to govern the disposition of all those assets.

A minor technical correction is made to SSB 5510 passed by the Legislature in 1997. The primary correction replaces provisions that were prematurely repealed as of July 27, 1997, though their replacement provisions did not take effect until January 1, 1998.

Minor changes to the Uniform Transfers to Minors Act are made to allow an individual to appoint a custodian to hold an asset for the child when a future event actually occurs.

References made in Washington's probate code and estate tax statutes are updated to the current provisions of the Internal Revenue Code to reflect current law.

Appropriation: None.

Fiscal Note: Requested on January 16, 1998.

Effective Date: The bill contains several effective dates. Please refer to the bill.

Testimony For: This bill makes it easier for a person to control the disposition of certain non-probate assets. People often open joint bank accounts, with a right of survivorship with a child, but not intending that all the assets of that account go to that child. Under current law, that will happen. This bill allows the will to control the distribution of specified non-probate assets in accordance with the decedent's intent. Further, it provides for notice provisions to banks and other holders of non-probate assets.

Additionally, the bill makes a minor change in the Uniform Transfer to Minors Act to allow a current practice that is not clearly authorized. Lastly, it makes technical changes to update and correct mistakes in the current probate code.

Testimony Against: None.

Testified: Mike Carrico, Washington State Bar Association (pro).

House Amendment(s): Technical changes are made to clarify the effective date of the 1997 legislation. Credit union accounts are included in the list of non-probate assets subject to a subsequent will. The effective date of the testamentary disposition provisions are delayed until July 1, 1999.

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74 Wash. L. Rev. 799

Washington Law Review

July, 1999

Notes & Comments

SUPERWILL TO THE RESCUE? HOW WASHINGTON'S STATUTE FALLS  
SHORT OF BEING A HERO IN THE FIELD OF TRUST AND PROBATE LAW

Cynthia J. Artura

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Abstract: During the 1998 session, the Washington legislature added a provision to Title 11 of the Revised Code of Washington that allows for testamentary disposition of certain nonprobate assets. Although Washington's superwill provision is a pioneer in the field of probate and trust law, it is too limited in its scope to achieve fully its stated purpose. One of the statute's stated purposes is to enhance the testator's control over the disposition of nonprobate property. However, the provision limits the definition of "nonprobate asset" to include only joint tenant bank accounts with right of survivorship and revocable living trusts. This Comment argues that Washington took a bold step in the right direction by adopting its superwill statute, but cut that step short by failing to draft the provision to include all revocable nonprobate assets. This Comment proposes that the legislature expand the scope of the statute by redefining the term "nonprobate asset" to include all traditional revocable nonprobate devices. By permitting testamentary disposition of all revocable nonprobate devices, the state will provide a tool whereby the testator can better effectuate his or her intent.

In 1998, Washington took a bold step in the field of probate law by enacting a statute that allows for the testamentary disposition of certain nonprobate assets.<sup>1</sup> Commentators refer to such a statute as a "superwill" provision because it enhances an individual's ability to dispose of his<sup>2</sup> nonprobate property without subjecting it to the probate process. Washington's superwill provision enables a person to alter, pursuant to his will, the beneficiary designation of revocable living trusts and of joint tenancy bank accounts with right of survivorship.<sup>3</sup> While the Washington legislature took a step in the right direction by adopting a superwill provision, the statute is troublesome because its definition of nonprobate asset excludes certain devices, such as life insurance policies and retirement plans, from its scope. To achieve its intended purpose--to effectuate the testator's intent--the legislature should amend the statute by broadening the definition of nonprobate asset to include all nontestamentary revocable devices.

\*800 Part I of this Comment describes the emergence of the superwill in the realm of trust and probate law. Part II explains Washington's superwill provision and its legislative history. Part III illustrates the necessity of Washington's superwill statute. However, it also outlines problems with the state's superwill statute and proposes changes that the legislature should make to cure its defects. This Comment concludes that the Washington legislature should broaden the scope of the statute to permit testamentary disposition of all generally accepted revocable nonprobate assets.

#### I. EMERGENCE OF THE SUPERWILL IN TRUST AND PROBATE LAW

The superwill provision is an important tool in the field of estate planning because it allows people the option of disposing of their property either by making testamentary dispositions by wills or by using nontestamentary devices known as will substitutes.<sup>4</sup>

The underlying purpose of trust and probate law is to effectuate the testator's intent,<sup>5</sup> and the superwill debate centers on whether an individual, pursuant to that purpose, can alter a will substitute in his will. The American Bar Association considered, but ultimately rejected, a model uniform superwill provision that would allow an individual to alter the disposition of nonprobate assets in his will.<sup>6</sup> Before discussing the superwill provision, and more particularly the scope of Washington's statute, it is useful first to understand the difference between probate and nonprobate property.<sup>7</sup> Section A explains the difference between

testamentary and nontestamentary dispositions of property. Section B explains the concept of a superwill and how it has emerged to facilitate the disposition of nonprobate assets.

**\*801 A. The Roles of Probate and Nonprobate Property in the Emergence of the Superwill Provision**

**1. Testamentary Disposition**

A testator may effect a testamentary disposition by making a will.<sup>8</sup> The essential characteristic of a will is that, even though an individual executes it during his lifetime, it has no legal force or operative effect until the testator's death.<sup>9</sup> A court will uphold the validity of a will only if it deals with one or more of the following: (1) the testator's property, whether real or personal and whether whole or in part, of which he has the power to dispose; (2) the appointment by the testator of an executor to dispose of property at the testator's death in accordance with the terms of the law and will; and/or (3) the appointment, upon the testator's death, of a guardian for the testator's minor children.<sup>10</sup>

To ensure that the testator's will reflects his intent, the law imposes requirements with respect to the testator's mental capacity for creating a valid will.<sup>11</sup> Before a court will declare a document a valid will, the court must determine that the document expresses the testator's intention and that the testator had the capacity to execute the document.<sup>12</sup> It is not \*802 uncommon for an individual to contest a will on the grounds that the testator lacked the requisite mental capacity or that the testator executed the will in response to undue influence or fraud.<sup>13</sup> If the contesting party shows undue influence, the court will strike out only the tainted provisions of the will.<sup>14</sup> The court will throw out the entire will only if it determines that the testator produced the will entirely as a result of undue influence or that the acquired gift is so central to the estate plan that it collapses without it.<sup>15</sup> If the court concludes that the testator executed the will as a result of fraud, it will deny probate of the will and may impose a constructive trust to make the injured party whole.<sup>16</sup>

In addition to imposing requirements as to the testator's mental capacity, every state imposes statutorily mandated rules for executing a will, known as Statutes of Wills.<sup>17</sup> First, every state now requires that, except under narrowly defined circumstances, a will must be in writing.<sup>18</sup> As long as the will is in print, the law is reasonably flexible with respect to the medium with which it is written and the material on which it is \*803 written.<sup>19</sup> A will may be in any language and need not be in a language the testator understood, provided that he understood the contents of the will.<sup>20</sup> Second, a will must be signed by the testator.<sup>21</sup> However, courts are liberal in determining what is a sufficient signature.<sup>22</sup> Most states will even allow someone else to sign on behalf of the testator.<sup>23</sup> Finally, two competent and disinterested individuals must witness and sign the will while in the testator's presence.<sup>24</sup>

States require testators to comply with Statutes of Wills for four principal reasons.<sup>25</sup> First, by requiring a level of ceremony, Statutes of Wills serve a ritual, or cautionary, function by impressing upon the testator the significance of his statements. This permits the court to determine that the testator intended the court to give such statements legal effect.<sup>26</sup> Second, it serves an evidentiary function by preserving evidence so that the court can be confident it has reliable information regarding the testator's intent.<sup>27</sup> Third, these formalities serve a protective function by safeguarding the testator, at the time of executing the will, from undue influence and fraud.<sup>28</sup> Finally, the Statutes of Wills serve a channeling function by requiring a testator to use similar forms, \*804 features, and procedures which provides him with greater assurance that the court will carry out his wishes.<sup>29</sup>

**2. Nontestamentary Disposition**

An alternative to disposition of one's assets by will is disposition of property through the use of will substitutes.<sup>30</sup> Will substitutes are "documents which purportedly accomplish what a will is designed to accomplish,"<sup>31</sup> which is to declare how an individual intends to dispose of his property when he dies.<sup>32</sup> Until fairly recently, courts did not validate will substitutes because the law permitted property to pass upon the testator's death only by intestate succession or by a validly executed will.<sup>33</sup> Presently, every

state recognizes the inherent validity of will substitutes as a means to dispose of assets at death.<sup>34</sup> While there are many different types of will substitutes, they all share a common legal **\*805** characteristic--the assets disposed of by a will substitute do not become part of the testator's probate estate.<sup>35</sup>

Will substitutes benefit both testators and beneficiaries.<sup>36</sup> Will substitutes simplify the disposition of testators' estates by allowing testators to avoid the formalities of will execution required by the Statutes of Wills.<sup>37</sup> Will substitutes also enable beneficiaries to avoid the delays and costs of probate and protect the assets from creditor claims.<sup>38</sup> Finally, the use of will substitutes avoids delays in beneficiaries' receipt of title and possession of the property.<sup>39</sup> While the disposition of probate assets can entail a complicated process taking up to one year, beneficiaries generally receive nonprobate property shortly after the decedent's death.<sup>40</sup>

The five most commonly used will substitutes are revocable living trusts, joint tenancies, life insurance policies, pension and employee benefit plans, and multiple party bank accounts.<sup>41</sup> First, revocable living trusts are the most flexible will substitutes because a donor has the ability to draft the dispositive and administrative provisions according to his wishes.<sup>42</sup> While granting the trustee legal title to the property, the trustor generally retains the right to the income of the trust for life as well as the **\*806** power to amend, alter, or revoke the trust in accordance with its terms.<sup>43</sup> A second common type of nonprobate asset is a joint tenancy.<sup>44</sup> Joint tenancies allow two or more individuals to own an undivided equal interest in property.<sup>45</sup> When one joint tenant dies, his property interests pass immediately to the remaining joint tenants in equal shares.<sup>46</sup> Third, life insurance policies are contracts that entitle designated beneficiaries to receive specified sums upon the insured's death.<sup>47</sup> Life insurance policy beneficiary designations, like wills, are revocable.<sup>48</sup> However, contract law, rather than the law of wills, governs because life insurance policies are nontestamentary transfers.<sup>49</sup> When the insured dies, the insurance company pays the policy's assets to the designated beneficiary.<sup>50</sup> A fourth type of will substitute that circumvents the Statutes of Wills includes pension and employee benefit plans.<sup>51</sup> Finally, people commonly use multiple-party bank accounts, which transfer ownership of funds from the depositor to the beneficiaries upon the depositor's death.<sup>52</sup>

#### **\*807 B. Superwill Statute**

Because the law recognizes both testamentary and nontestamentary dispositions, commentators and legislators have sought to provide increased flexibility to testators in the disposition of nonprobate property.<sup>53</sup> The American Bar Association (ABA) considered, but ultimately rejected, a proposed model uniform superwill provision.<sup>54</sup> In addition, many jurisdictions have contemplated enacting superwill statutes to provide that flexibility, but only Washington has adopted such a provision.<sup>55</sup>

The superwill permits a testator to "change the conditions and provisions of will substitutes through the use of a testamentary instrument."<sup>56</sup> Rather than requiring the testator to follow the established procedures for changing the terms of a will substitute,<sup>57</sup> the superwill statute permits a testator to make those changes in his will.<sup>58</sup> The superwill statute simplifies the disposition of an estate by permitting a testator to dispose of both probate and nonprobate assets through one instrument.<sup>59</sup>

The superwill statute provides a means for resolving some of the problems that ensue from the use of nonprobate devices and, thus, helps to effectuate the testator's intent.<sup>60</sup> Many individuals who use will substitutes fail to realize that the requirements for altering the terms of a will substitute differ from those for altering a will.<sup>61</sup> They believe that they can use their wills to alter the terms of their will substitutes, when in reality, probate courts do not have jurisdiction over nonprobate transfers.<sup>62</sup> Unfortunately, testators often cannot correct those mistakes **\*808** because no one discovers them prior to the testators' deaths and the submission of their wills for probate.<sup>63</sup>

The case of *Cook v. Equitable Life Assurance Society of the United States*<sup>64</sup> illustrates this point. Mr. Cook, the testator, attempted to change the beneficiary designation on his life insurance policy through a holographic will.<sup>65</sup> Refusing to honor Mr. Cook's clearly expressed intent, the Indiana Court of Appeals upheld the trial court's decision to grant summary judgment in favor of Cook's ex-wife, the named beneficiary of the policy.<sup>66</sup> Although the insured wanted the proceeds from the policy to go to his new wife and son,<sup>67</sup> the court refused to carry out his intent because he failed to comply with the policy's terms for changing the beneficiary.<sup>68</sup>

In cases like *Cook*, in which the testator attempts to change the beneficiary designation of his life insurance policy but fails to comply with the terms of the policy, many courts resort to the doctrine of substantial compliance to effectuate the testator's intent.<sup>69</sup> For example, in *Rice v. Life Insurance Co. of North America*,<sup>70</sup> the Washington Court of Appeals stated that when an insured attempts to change his beneficiary designation, but fails to follow the required procedure, a court of equity will give effect to his intentions if he has substantially complied with the terms of the policy regarding the change.<sup>71</sup> The court stated that "[s]ubstantial compliance with the terms of the policy means that the insured has not only manifested an intent to change beneficiaries, but has done everything which was reasonably possible to make that change."<sup>72</sup>

\*809 The *Cook* court, also relying on the doctrine of substantial compliance, noted that it would have recognized Cook's attempt to change the beneficiary of the life insurance policy if he had substantially complied with the terms of the policy in making that change.<sup>73</sup> The court did not recognize Cook's attempt to change the beneficiary of his life insurance policy based on its determination that Cook did not do everything reasonably possible to effect the change according to the terms of the policy.<sup>74</sup> Cook did nothing, other than execute a holographic will, to change the beneficiary despite the fact that he had ample time and opportunity to notify the insurance company of the change during the fourteen years after his divorce.<sup>75</sup> Having determined that Cook had not substantially complied with the terms of the policy, the court refused to effectuate his intent as reflected in his will.<sup>76</sup>

Despite the inequities in cases like *Cook*, superwills are not universally accepted as valid tools for altering the disposition of nonprobate assets.<sup>77</sup> With the exception of Washington, states have been reluctant to enact superwill statutes.<sup>78</sup> The ABA considered the adoption of a uniform superwill provision that would allow testators to control the disposition and revocation of nonprobate assets pursuant to their wills, but ultimately rejected the proposal.<sup>79</sup> Some commentators oppose the superwill on the theory that a testator should be able to use a will only to dispose of those assets that he owns at death.<sup>80</sup> It is argued that a device disposing of nonprobate assets is nontestamentary in nature, and thus, passes a present interest to the beneficiary.<sup>81</sup> This is unlike a will, which passes no interest to the beneficiary until the testator's death.<sup>82</sup> It is further argued that to the extent the testator, during his life, has passed a present interest in a nonprobate asset to the recipient, the testator no longer owns that interest and cannot dispose of it in a subsequently executed will.<sup>83</sup>

\*810 *Farkas v. Williams*<sup>84</sup> held that a transfer is testamentary and can only be made pursuant to a will unless it passes a present interest.<sup>85</sup> In *Farkas*, the court had to consider whether the beneficiary acquired a present interest in certain trusts before the court could determine if the trusts were valid.<sup>86</sup> If the court determined that the beneficiary acquired no present interest, the transfer would be testamentary and valid only if made pursuant to a will.<sup>87</sup> The court held that the beneficiary of four revocable living trust instruments acquired an interest in the subject matter of the trusts upon their creation.<sup>88</sup> Although the court noted that the trusts would be testamentary if the grantor passed no interest to the beneficiary before dying, it concluded that the grantor gave the beneficiary a present inter vivos interest in the trust property.<sup>89</sup> While the court conceded that it was difficult to name the beneficiary's present interest, it reasoned that putting a label on the interest was not necessary as long as the beneficiary acquired it upon the creation of the trusts.<sup>90</sup> The court determined that "[t]he declaration of trust immediately creates

an equitable interest in the beneficiaries, . . . although the interest may be divested by the exercise of the power of revocation."<sup>91</sup> The court further concluded that the grantor's power of revocation "shows a vested interest, subject to divestment, and not the lack of any interest at all."<sup>92</sup>

While Farkas reflects the view of many courts and legislatures, some commentators have argued that to the extent a nonprobate device is revocable, it has no practical difference from a will.<sup>93</sup> They have argued that it is not logical to emphasize the distinction between testamentary and nontestamentary transfers because such a distinction relies on the fiction that nonprobate assets create a present interest in the recipient despite the fact that the grantor may exercise his power to revoke the transfer at any time.<sup>94</sup> They disagree with the view that the grantor's retained power to revoke renders the beneficiary's interest vested, subject \*811 to divestment.<sup>95</sup> Instead, these commentators advance the theory that revocable nonprobate dispositions create no more of a present interest in their intended beneficiaries than do expectancies under wills, because they are subject to being eliminated if the creator exercises his retained power to revoke.<sup>96</sup>

## II. WASHINGTON'S SUPERWILL STATUTE

### A. Explanation of Washington's Superwill Provision

During its 1998 session, the Washington legislature passed the Testamentary Disposition of Nonprobate Assets Act.<sup>97</sup> The legislature intended this statute to serve the following three purposes:

- (1) Enhance and facilitate the power of testators to control the disposition of assets that pass outside their wills;
- (2) Provide simple procedures for resolution of disputes regarding entitlement to such assets; and
- (3) Protect any financial institution or other third party having possession of or control over such an asset transferring it to a beneficiary duly designated by the testator, unless the third party has been provided notice of a testamentary disposition as required in this chapter.<sup>98</sup>

The superwill provision allows an individual to alter the disposition of his nonprobate assets pursuant to his will. Thus, he must comply with Washington's Statute of Wills just as if he were disposing of probate property under his will.<sup>99</sup> The superwill statute facilitates disposition of \*812 nonprobate assets by enabling a testator to alter the beneficiary designation of joint tenant bank accounts with right of a survivorship pursuant to his will.<sup>100</sup> While enhancing a testator's power to dispose of his nonprobate assets, the statute protects financial institutions by limiting their liability when they disburse the nonprobate assets pursuant to the terms of the testator's will rather than the terms of the will substitute.<sup>101</sup>

Although the superwill provision permits testators to dispose of their "nonprobate" assets through their wills,<sup>102</sup> the legislature defined "nonprobate asset" narrowly.<sup>103</sup> For purposes of the superwill statute, the legislature incorporated the definition of nonprobate asset as set out in RCW § 11.02.005(15), which defines a nonprobate asset as an interest in real property that passes under a joint tenancy with right of survivorship, a conveyance that passes upon the death of the owner, property passing under a community property agreement, an individual retirement account or bond, a revocable living trust, or a joint tenant bank account with right of survivorship.<sup>104</sup> However, the legislature excluded the following from the definition of nonprobate asset in the superwill provision:

- (i) A right or interest in real property passing under a joint tenancy with right of survivorship;
- (ii) A deed or conveyance for which possession has been postponed until the death of the owner;
- (iii) A right or interest passing under a community property agreement; and

\*813 (iv) An individual retirement account or bond.<sup>105</sup>

The statute does not apply to real property joint tenancies or to future interest deeds due to the drafters' concerns regarding real estate title records.<sup>106</sup> The drafters explain that the statute also excludes property interests passing under community property agreements because transfers under community property agreements supersede any disposition by will or will substitute.<sup>107</sup>

### B. Positive Aspects of Washington's Superwill Statute

The Washington legislature became a pioneer in the field of probate law by enacting the first superwill provision. Although some states permit testators to alter terms of nonprobate assets pursuant to a will, they do so based on already-established doctrines such as substantial compliance.<sup>108</sup> Rather than hide behind these existing doctrines to effectuate the testator's intent, Washington State chose to take the bold next step in the evolution of probate law by passing a superwill statute.<sup>109</sup>

The superwill provision helps to effectuate the testator's intent, which is one of the fundamental purposes underlying probate law.<sup>110</sup> While most jurisdictions prohibit an individual from changing the beneficiary designation of a joint tenant bank account with right of survivorship by executing a subsequent will,<sup>111</sup> Washington's superwill provision allows such a change.<sup>112</sup> In this respect, the superwill provision helps to "ensure that the testator's clearly manifested last wishes were fulfilled because, \*814 by definition, a [superwill] is a more recent indication of a testator's final intent than the will substitute being amended."<sup>113</sup> Because testators are often unfamiliar with the differences among the legal doctrines that accompany the various nonprobate devices they use to transfer wealth at death,<sup>114</sup> they often attempt to alter the disposition of nonprobate assets pursuant to a will.<sup>115</sup> In most states, such attempts are futile because the courts will not effectuate the testator's intent if he failed to comply fully with the state's Statute of Wills or the regulatory scheme of the will substitute.<sup>116</sup> Washington's superwill provision eliminates this unfortunate result when a testator alters the disposition of assets in a joint tenant bank account with right of survivorship pursuant to his will.<sup>117</sup>

The superwill provision is a reliable means of effectuating the testator's intent.<sup>118</sup> Under the superwill provision, a testator must comply with Washington's Statute of Wills just as if he were disposing of probate assets under a will.<sup>119</sup> Because the testator must abide by Washington's Statute of Wills to use a superwill, there is sufficient protection against fraud, undue influence, and mental incapacity.<sup>120</sup>

The superwill also provides a convenient method for changing the beneficiary of nonprobate property.<sup>121</sup> Instead of changing each will substitute separately, a superwill provision permits a testator to execute one instrument to effect changes in the distribution of both probate and nonprobate assets.<sup>122</sup> Certain will substitutes impose onerous requirements that must be met before the owner can effectively change any of \*815 its terms.<sup>123</sup> Washington's superwill provision diminishes the inconvenience that such requirements impose, particularly when multiple will substitutes are altered. In addition, the superwill option is useful to a person on his deathbed who wants to change the beneficiary designation of a joint tenant bank account with right of survivorship, but is unable to follow the terms of the will substitute for making such a change.<sup>124</sup>

Finally, the superwill is the next logical step in the evolution of the law governing estate planning.<sup>125</sup> Initially, courts viewed will substitutes as invalid transfers of property because they did not comply with Statutes of Wills.<sup>126</sup> Driven by the principle that the testator's intent should prevail, courts began to recognize these dispositions by applying existing doctrines and characterizing will substitutes as trusts, joint tenancies, and gifts.<sup>127</sup> Ultimately, courts stopped using these indirect methods to effectuate the transferor's intent and accepted the inherent validity of will substitutes.<sup>128</sup>

The history of the superwill is following the same course as that of will substitutes.<sup>129</sup> Courts initially denied the validity of the superwill, and now many effectuate the testator's intent by utilizing doctrines such as substantial compliance.<sup>130</sup> While the use of these doctrines can achieve the same result as a superwill, the intended beneficiary is at the mercy of the court in each

particular case.<sup>131</sup> The next logical step is to create consistency and certainty in the law by validating the use of a superwill for the disposal of nonprobate assets.<sup>132</sup> Rather than hide behind already-established doctrines to effect the result of a superwill, the Washington legislature has taken the next step by enacting a superwill statute.

**\*816 C. The Washington Legislature's Response to Critics' Concerns**

In addition to promoting convenience, reliability, and consistent effectuation of the testator's intent, Washington's superwill statute also preserves the benefits of using will substitutes.<sup>133</sup> Although opponents of the superwill argue that the implementation of such a provision eliminates any advantages that will substitutes can provide, that argument is based on the false premise that superwills automatically subject all assets to the probate process.<sup>134</sup> In reality, a state can overcome this hurdle simply by maintaining the distinction between probate assets and will substitutes in the superwill statute itself.<sup>135</sup> Washington's superwill statute does this by providing that nonprobate assets distributed to testamentary beneficiaries pursuant to a superwill do not become part of the decedent's probate estate for any purpose other than validating the beneficiary designation under the superwill.<sup>136</sup> The drafters state that the will does not actually dispose of the nonprobate asset.<sup>137</sup> Rather, it modifies only the beneficiary designation or other nonprobate asset arrangement.<sup>138</sup>

Washington's superwill statute also enhances testators' flexibility to dispose of their nonprobate assets without delaying the dispersal of those assets.<sup>139</sup> Opponents of the superwill incorrectly argue that a superwill provision will impede financial intermediaries that handle will substitutes by preventing quick payout.<sup>140</sup> This argument, like the argument that superwill provisions eliminate advantages of using will substitutes, is based on the flawed premise that the nonprobate assets distributed through the superwill become part of the probate estate.<sup>141</sup> As the Washington legislature has illustrated in its superwill provision, a state legislature can defeat the premise of this argument by providing in its \*817 superwill statute that assets passing through a superwill do not become part of the probate estate.<sup>142</sup>

By enacting a superwill statute that provides protection to financial institutions and other third-party holders of will substitutes,<sup>143</sup> the Washington legislature dispelled the concern that a superwill provision would expose financial intermediaries to potential liability.<sup>144</sup> The statute states that unless the financial institution holding the nonprobate asset has actual knowledge of a testamentary beneficiary's claim to the nonprobate asset, the financial institution can rely entirely upon the terms of the will substitute arrangement in effect on the date of the owner's death.<sup>145</sup> This means that if the financial institution is not aware of any testamentary beneficiary, it can rely on what the will substitute states and disburse the nonprobate assets accordingly, without checking to see if the owner had executed a superwill to change the beneficiary designation.<sup>146</sup>

To provide additional security to financial institutions, the drafters of the statute also provided that the holder of the will substitute must receive written notice to have actual knowledge that there is a testamentary claim for the assets.<sup>147</sup> Unless the holder has actual knowledge, it can transfer the asset to the beneficiary named under the terms of the will substitute without the risk of incurring liability.<sup>148</sup> The transfer of the assets constitutes a complete release and discharge of the financial institution or third-party holder.<sup>149</sup> RCW 11.11.050 explains the notice requirements to which the testamentary beneficiary must adhere.<sup>150</sup> Subsection one requires the testamentary beneficiary to serve the financial institution or other third party holding the nonprobate property with written notice of his claim.<sup>151</sup> The beneficiary must serve the notice personally or by certified mail, return receipt requested and \*818 postage prepaid.<sup>152</sup> Subsection two provides the required form of the notice and states that each asset "must be described with reasonable specificity."<sup>153</sup> Under subsection four, the claimant may provide written notice anytime after the owner's death as long as the claimant provides it before the discharge of the personal representative at the closing of the estate.<sup>154</sup>

The legislature also limited financial institutions' exposure to liability by drafting the provision to state that financial institutions are not obligated to disburse the nonprobate asset to the testamentary beneficiary until they have actual knowledge of the

testamentary beneficiary's claim and have received written consent from the personal representative of the owner's estate.<sup>155</sup> If, however, a dispute exists between the beneficiaries named in the will substitute and the testamentary beneficiaries concerning the ownership of the nonprobate property, the statute does not require financial institution to transfer the nonprobate property.<sup>156</sup> Without liability, financial institutions may notify the interested parties in writing of the institutions' uncertainty as to who owns the property and refuse to transfer the property until either: "(a) All the beneficiaries, testamentary beneficiaries, and other interested persons have consented in writing to the transfer; or (b) The transfer is authorized or directed by a court of proper jurisdiction."<sup>157</sup>

Additionally, any argument that a state should not adopt the superwill because it creates the potential for "blind disposition" of the testator's nonprobate assets, contrary to the testator's intent,<sup>158</sup> fails to take into account that the testator intended only to revoke the beneficiary designation. When a testator uses a superwill to revoke the beneficiary \*819 designation of nonprobate assets without specifying how he wants those assets distributed, passage of the assets through the residuary clause of the testator's will is not necessarily contrary to his intent.<sup>159</sup> The testator's failure to name an alternate beneficiary may be a reflection of his intent for it to pass through the residuary clause of the will. The Washington legislature responded to this criticism, like the others, by drafting the superwill statute to allay such concerns.

### III. PROBLEMS WITH WASHINGTON'S SUPERWILL STATUTE AND PROPOSED CHANGES TO CURE THOSE DEFECTS

#### A. The Washington Legislature Drafted the Superwill Statute Too Narrowly

Although Washington took a step in the right direction by adopting a superwill statute, it defined the term "nonprobate asset"<sup>160</sup> too narrowly. While the comments explain why the drafters excluded real property joint tenancies, future interest deeds, and community property agreements from the scope of the statute, it fails to delineate their reasons for excluding the majority of revocable nontestamentary devices.<sup>161</sup> By limiting the definition of "nonprobate asset" to include only joint tenant bank accounts with right of survivorship and revocable living trusts,<sup>162</sup> the legislature enacted a provision that fails to effectuate fully the intent of the testator. Among the purposes of the superwill statute, the legislators listed first their intent to "[e]nhance and facilitate the power of testators to control the disposition of assets that pass outside their wills."<sup>163</sup> Although this purpose comports with the general goal of probate law to effectuate the intent of the testator,<sup>164</sup> the legislature did not draft the statute broadly enough to meet that purpose.

\*820 A simple hypothetical illustrates the limitations of a superwill provision that does not encompass all nonprobate assets. Alice, a Washington resident, named her parents as beneficiaries of her life insurance policy and pension. She later decided that she wanted to appoint her sister, Betsy, as the beneficiary of both nonprobate assets because her sister was in need of money to fund her medical practice in a third-world country. After consulting an attorney, Alice realized that she could not change the beneficiary designations of her life insurance policy and pension by making a provision in her will because the superwill statute does not apply to those nonprobate assets. Rather, she was told that she had to fill out two sets of paperwork to change the beneficiary designations and send them to the companies dealing with those assets. Unfortunately, Alice was uncertain of whom to call to request the paperwork. Although Alice spent a considerable amount of time trying to determine whom to contact, she was unsuccessful in her efforts and did not request the paperwork before she died in a car accident. Because Alice never requested and submitted the paperwork to change the beneficiary designations of her life insurance policy and pension, the insurance companies distributed the proceeds to Alice's parents instead of Betsy. Alice's parents are estranged from Betsy and refused to give her the money.

Because Washington's superwill provision permits the testamentary disposition of joint tenant bank accounts with right of survivorship and revocable living trusts only, and not life insurance policies and pensions, a court would not effectuate Alice's intent. She wanted the proceeds to go to her sister rather than her parents and began the necessary steps to make the change. Due to circumstances that were beyond her control, the change was never made. A superwill provision encompassing all revocable

nonprobate assets would have enabled Alice to effectuate her intent by permitting her to change the beneficiary of the policy to her sister in a simple and quick manner.

This hypothetical illustrates that the legislature, by excluding life insurance policies from the definition of "nonprobate asset," failed to adopt a superwill provision that fully effectuates the testator's intent. Thus, a life insurance policyholder receives no greater protection under the superwill provision than under prior law. Despite the enactment of the provision, a life insurance policyholder cannot effectively change the beneficiary of the policy with his superwill.

Because the Washington legislature did not include life insurance policies and other commonly used revocable will substitutes in the definition of nonprobate assets, courts will still be forced to adhere to the \*821 rule of substantial compliance to validate a change in beneficiary designation pursuant to a will. The outcome of *Rice v. Life Insurance Co. of North America*<sup>165</sup> is indicative of how the courts will treat attempts to change the beneficiary designation by will even after the Washington legislature has adopted the superwill provision. In that case, the testator failed to comply with the policy terms for changing the beneficiary of his life insurance policy, so the court relied on the doctrine of substantial compliance to recognize the change.<sup>166</sup>

By relying on the doctrine of substantial compliance, courts attempt to effectuate a testator's intent on a case-by-case basis,<sup>167</sup> which is not always effective. When a testator on his deathbed decides to change the beneficiary of his life insurance policy and does nothing more than execute a will expressing that desire, the court will not recognize that change because the testator did not substantially comply with the terms of the policy for changing the beneficiary.<sup>168</sup> Even though the testator manifested his intent to alter the terms of the policy by complying with the requirements of the state's Statute of Wills,<sup>169</sup> the court would not effectuate that intent because the testator was unable to comply with the terms of the policy for expressing that intent. In situations such as these, some courts state that the owner of the policy "had ample time and opportunity to comply with the policy requirements."<sup>170</sup> Even so, it is possible that a person will procrastinate in making an intended change until the final moments of his life.<sup>171</sup> Rather than focusing on when the testator decided to alter his estate plan, the court should focus on the testator's clearly manifested intent.

Although the underlying purpose of probate law is to effectuate the testator's intent, Washington's superwill statute only partially achieves \*822 that goal because it excludes such a large number of nonprobate assets from its scope. The court's continued application of the substantial compliance doctrine with respect to life insurance policies is an illustration of how the statute falls short of meeting the underlying purpose of probate law.<sup>172</sup>

#### **B. Proposed Changes to Washington's Superwill Statute**

To facilitate the testator's power to dispose of his nonprobate assets, and thus effectuate his intent, the legislature should broaden the definition of nonprobate asset for purposes of this statute to include a larger number of the generally recognized nonprobate assets.<sup>173</sup> Rather than limiting the definition of nonprobate asset to include only joint tenant bank accounts with right of survivorship and revocable living trusts, the legislature should amend section 104(7)(a) of the superwill statute to state: "Nonprobate asset includes any will substitute that transfers an interest at the transferor's death pursuant to a revocable beneficiary designation." This would broaden the scope of the statute to encompass joint tenancies in personal property, joint bank accounts with provisions for survivorship, revocable P.O.D. designations, life insurance beneficiary designations, revocable inter vivos trusts, and retirement benefits. This definition would better effectuate the testator's intent by allowing him to alter the terms of any revocable will substitute.

The scope of the superwill statute should be broadened to encompass a greater number of will substitutes than currently included; however, it should encompass only revocable nonprobate assets because the inclusion of irrevocable nonprobate assets would increase the testator's power of disposition rather than merely facilitate the use of his existing power. Because individuals cannot alter irrevocable nonprobate beneficiary designations, the inclusion of such will substitutes in the definition of nonprobate asset would expand a testator's power to dispose of nonprobate assets.

If the hypothetical case posed above arose after such an amendment was made to the superwill statute, Alice would have greater control over the disposition of the proceeds of her life insurance policy and her \*823 pension. She would not have to research whom to call to request paperwork to change the beneficiary designations. Rather, she could save time and avoid confusion by executing a will with a provision that changed the beneficiary designations from her parents to her sister. As the hypothetical illustrates, the legislature should amend the definition of nonprobate asset and provide the court with a statute that permits it to effectuate better the testator's clearly manifested intent.

#### IV. CONCLUSION

Washington has taken a very important step in the evolution of probate law by being the first state to enact a superwill statute. Although the legislature had the right idea by drafting a statute intended to enhance the testator's power to dispose of his nonprobate assets, it failed to draft the statute broadly enough to achieve that goal. It may be courageous to enact a statute that no other state is willing to adopt, but there is no point in taking that step if the legislature is going to do it only halfheartedly. The statute is drafted so narrowly that it will fail to help effectuate the testator's intent in many situations. The scenario in which the testator executes a deathbed will to alter the disposition of his nonprobate assets is a compelling illustration of the limitations of Washington's superwill provision.

The legislature should amend the definition of nonprobate asset as it applies to the superwill. The legislature should draft a broader definition of "nonprobate asset" so that the statute provides a convenient method for the testator to manifest clearly his intent with respect to the disposition of his estate. Until the legislature makes this change, Washington's superwill provision will merely be a partial achievement of the legislature's objective to enhance and facilitate the power of the testator to control the disposition of his nonprobate assets.<sup>174</sup>

#### Footnotes

- 1 See Wash. Rev. Code ch. 11.11 (1998). Nonprobate assets are also referred to as will substitutes, which are defined as "[d]ocuments which purportedly accomplish what a will is designed to accomplish, e.g. trusts, life insurance, joint ownership of property." Black's Law Dictionary 1601 (6th ed. 1990).
- 2 For clarity's sake, this Comment will use "he," rather than "he or she," for the singular tense.
- 3 See Wash. Rev. Code ch. 11.11.
- 4 See Mark L. Kaufmann, *Should the Dead Hand Tighten Its Grasp: An Analysis of the Superwill*, 1988 U. Ill. L. Rev. 1019, 1019-20 (1988). For a list of will substitutes, see *infra* note 31.
- 5 See Debra Lynch Dubovich, Note, *The Blockbuster Will: Effectuating the Testator's Intent to Change Will Substitute Beneficiaries*, 21 Val. U. L. Rev. 719, 738 (1987) ("Effectuating a testator's clearly manifested intent is a guiding principal frequently cited by courts and reflected in the spirit of the Uniform Probate Code."). Blockbuster will is another name for superwill.
- 6 See Kaufmann, *supra* note 3, at 1021 (discussing American Bar Association's consideration of uniform superwill provision).
- 7 Probate property refers to property that passes pursuant to the decedent's will or by intestacy. See Jesse Dukeminier & Stanley M. Johanson, *Wills, Trusts, and Estates* 36 (5th ed. 1995). Nonprobate property is nontestamentary in nature, and the decedent disposes of it pursuant to a will substitute. See *id.*
- 8 See Kaufmann, *supra* note 4, at 1019.
- 9 See 1 William J. Bowe & Douglas H. Parker, *Page on the Law of Wills* § 1.2, at 3 (1960) [hereinafter *Page on Wills*].
- 10 See *id.* §5.3, at 163-66.
- 11 See Roger W. Andersen, *Understanding Trusts and Estates* §7, at 31 (1994). For a testator to meet the capacity requirement to execute a will, the testator must be "of sound mind." *Id.* at 33. The two instances in which a testator is not of sound mind are when the testator

is suffering from a mental deficiency and when he is operating under an insane delusion. See *id.* Mental deficiency refers to the general capacity to make a will, and the court will declare the entire will invalid unless the testator meets the court's requirement to:

- (1) Know the nature and extent of his or her property
- (2) Know which persons would be expected to take the property
- (3) Understand the basics of the plan for disposing of the property; and
- (4) Understand how the above elements interrelate.

*Id.* (Internal footnote omitted). In contrast, an insane delusion is "a false belief for which there is no reasonable foundation." *Id.* at 34 (internal quotation omitted). Rather than invalidating the whole will, a court will invalidate only those provisions of the will that were a product of the insane delusion. See *id.*

- 12 See *id.* at 32-34. A court will focus both on the execution of the will and the meaning of the words used in the will to determine the testator's intent. See *id.* Showing that the testator had testamentary intent is rarely a problem when a lawyer has drafted the will, but it may become an issue when a will is homemade. See *id.*
- 13 See *id.* at 34-37.
- 14 See *id.* at 36.
- 15 See *id.*
- 16 See *id.* at 36-37. Courts created the constructive trust as an equitable device to prevent unjust enrichment. See *id.* at 37. Under a constructive trust, the court requires the titleholder of property to convey the property to another because he wrongfully acquired or retained it. See *Black's Law Dictionary* 314 (6th ed. 1990).
- 17 See Andersen, *supra* note 11, at 43. The Uniform Probate Code provides that a will must be:  
(1) in writing;  
(2) signed by the testator or in the testator's name by some other individual in the testator's conscious presence and by the testator's direction; and  
(3) signed by at least two individuals, each of whom signed within a reasonable time after he [or she] witnessed either the signing of the will ... or in the testator's acknowledgement of that signature or acknowledgement of the will.  
Uniform Probate Code §2-502 (1990) (alteration in original). Washington enacted a Statute of Wills that imposes the same requirements as the Uniform Probate Code. See Wash. Rev. Code §11.12.020 (1998).
- 18 See Uniform Probate Code §2-502 (1990); Wash. Rev. Code § 11.12.020 ("Every will shall be in writing."); Thomas E. Atkinson, *Law of Wills* §63, at 294 (2d ed. 1953). The exceptions are for nuncupative and military testaments. See *id.* A nuncupative will is "[a]n oral will declared or dictated by the testator in his last sickness before a sufficient number of witnesses, and afterwards reduced to writing." *Black's Law Dictionary* 1069 (6th ed. 1990). A military testament is defined as "a nuncupative will, that is one made by word of mouth, by which a soldier may dispose of his goods, pay, and other personal chattels, without the forms and solemnities which the law requires in other cases." *Id.* at 1474. See, e.g., Wash. Rev. Code § 11.12.025 (permitting military testaments).
- 19 See Atkinson, *supra* note 18, at 294-95 ("[A] will may be typewritten, or written with pencil, or partly in ink and partly in pencil, or partly printed on a legal blank. A lower court decision to the effect that a will written on a slate is invalid has been disapproved.") (footnotes omitted).
- 20 See *id.* at 296.
- 21 See *id.* at 297.
- 22 See *id.* ("A will must be signed by the testator, but he need not write his full or correct name, and even a mark or stamp is sufficient if that was the complete act with which the testator intended to authenticate the instrument.").
- 23 See Andersen, *supra* note 11, at 47. See also, e.g., Wash. Rev. Code §11.12.020 (1998). ("Every will shall be ... signed by the testator or by some other person under the testator's direction in the testator's presence.").
- 24 See Andersen, *supra* note 11, at 47-50. The courts have struggled with what the term "presence" means, and they generally follow either a "line-of-sight" test or, more commonly, a "conscious presence" test. *Id.* at 47-48. Under the line of sight test, the testator

- must be able to see the witness while the witness is signing the will. See *id.* at 48. Under the conscious presence test, "[i]f [the witnesses] are so near at hand that they are within the range of any of [the testator's] senses, so that he knows what is going on, the requirement has been met." *Id.* at 47-48 (footnote omitted) (second and third alterations in original).
- 25 See Dukeminier & Johanson, *supra* note 7, at 205-07; see also Andersen, *supra* note 11, at 44.
- 26 See Dukeminier & Johanson, *supra* note 7, at 205-07.
- 27 See *id.*
- 28 See *id.*
- 29 See *id.*
- 30 The use of will substitutes allows a decedent to achieve a nontestamentary disposition of his estate. See Kaufmann, *supra* note 4, at 1019.
- 31 Black's Law Dictionary 1601 (6th ed. 1990). A substantially complete list of will substitutes is as follows: (1) joint tenancies either in real or personal property, (2) tenancies by the entirety, (3) homestead rights and exemptions, (4) partnership survivorship agreements, (5) joint bank accounts with provisions for survivorship, (6) government savings bonds payable to alternative payees, (7) government savings bonds payable to a named person and upon his death to a named survivor, (8) bank account trusts, commonly known as Totten trusts after the first case that gave them recognition, (9) regular inter vivos trusts with powers, including that of revocation, reserved, (10) deeds creating future interests, such as an executory interest to take effect at the grantor's death or creating a remainder in the grantee with a life estate reserved in the grantor, (11) deeds unconditionally delivered to an escrow to be delivered to the grantee at the grantor's death, (12) promissory notes, given for consideration, payable at or after the maker's death, (13) life insurance contracts, (14) life insurance trusts, (15) annuity contracts and retirement programs with survivorship provisions, (16) gifts causa mortis, (17) gifts absolute, particularly those made in contemplation of death but with death not made a condition, (18) contracts of all kinds and of infinite variety in which the obligation owed by one party is not due until his death or the death of the other party, including leases, releases, employment contracts, retirement programs of all types, third party beneficiary contracts, contracts to make wills, and the like.  
Page on Wills, *supra* note 9, §6.1, at 219.
- 32 See Black's Law Dictionary 1598 (6th ed. 1990).
- 33 See Dubovich, *supra* note 5, at 721. Intestacy is defined as "the state or condition of dying without having made a valid will, or without having disposed by will of a part of his property." Black's Law Dictionary 821 (6th ed. 1990).
- 34 See Dubovich, *supra* note 5, at 721.
- 35 See Roberta Rosenthal Kwall & Anthony J. Aiello, The Superwill Debate: Opening the Pandora's Box?, 62 Temp. L. Rev. 277, 278 (1989). When assets are part of a testator's probate estate, they must go through the process of probate, which is a [c]ourt procedure by which a will is proved to be valid or invalid; though in current usage this term has been expanded to generally refer to the legal process wherein the estate of a decedent is administered. Generally, the probate process involves collecting the decedent's assets, liquidating liabilities, paying necessary taxes, and distributing property to heirs.  
Black's Law Dictionary 1202 (6th ed. 1990); see also John H. Langbein, The Nonprobative Revolution and Future of Law of Succession, 97 Harv. L. Rev. 1108, 1117 (1984) ("Probate performs three essential functions: (1) making property owned at death marketable again (title clearing); (2) paying off the decedent's debts (creditor protection); and (3) implementing the decedent's donative intent respecting the property that remains once the claims of creditors have been discharged (distribution)."); Dukeminier & Johanson, *supra* note 7, at 41 (citing same three functions that probate serves).
- 36 See Kaufmann, *supra* note 4, at 1020; Page on Wills, *supra* note 9, § 6.1, at 217.
- 37 See Kaufmann, *supra* note 4, at 1020; see also *supra* notes 17-24 and accompanying text.
- 38 See Kaufmann, *supra* note 4, at 1020 n.8.

- 39 See Page on Wills, *supra* note 9, §6.1, at 217.
- 40 See *id.*
- 41 See Kwall & Aiello, *supra* note 35, at 282.
- 42 See Dukeminier & Johanson, *supra* note 7, at 344.
- 43 See Kwall & Aiello, *supra* note 35, at 283. See also, e.g., *Farkas v. Williams*, 125 N.E.2d 600, 604 (Ill. 1955) (“[R]etention by the settlor of the power to revoke, even when coupled with the reservation of a life interest in the trust property, does not render the trust inoperative for want of execution as a will.”).
- 44 See Kwall & Aiello, *supra* note 35, at 282.
- 45 See Joseph William Singer, *Property Law* 709 (2d ed. 1997).
- 46 See *id.* In some jurisdictions, a benefit of this form of property ownership is that creditors cannot seize a joint tenant's share after he has died because his share vanishes upon death. See Dukeminier & Johanson, *supra* note 7, at 340. In Washington, however, the law does not shield joint tenancy property from creditors' claims. See Wash. Rev. Code §11.18.200 (1995).
- 47 See Black's Law Dictionary 805 (6th ed 1990).
- 48 See Kwall & Aiello, *supra* note 35, at 282.
- 49 See Andersen, *supra* note 11, at 119.
- 50 See *id.*
- 51 See Kwall & Aiello, *supra* note 35, at 282.
- 52 See *id.* These accounts take one of three forms: (1) joint bank accounts, (2) Totten trusts, and (3) Payable On Death (P.O.D.) accounts. See *id.* at 286. A joint account is “[a]n account (e.g. bank or brokerage account) in two or more names.” Black's Law Dictionary 837 (6th ed. 1990). A Totten trust is a “[d]evice used to pass property in a bank account after depositor's death to designated person through vehicle of trust rather than through process of probate.” *Id.* at 1513. A P.O.D. account is “an account payable on request to one person during lifetime and on his death to one or more P.O.D. payees, or to one or more persons during their lifetimes and on the death of all of them to one or more P.O.D. payees.” *Id.* at 1155.
- 53 See Kwall & Aiello, *supra* note 35, at 277.
- 54 See Kaufmann, *supra* note 4, at 1021-22.
- 55 See *id.*
- 56 *Id.*
- 57 An individual must adhere to the instructions in the will substitute for making a valid change to the will substitute's terms. See *infra* note 63.
- 58 See Kwall & Aiello, *supra* note 35, at 277; Kaufmann, *supra* note 4, at 1020.
- 59 See Kwall & Aiello, *supra* note 35, at 277; Kaufmann, *supra* note 4, at 1020.
- 60 See Kaufmann, *supra* note 4, at 1020.
- 61 See *id.* at 1021.

- 62 See Andersen, *supra* note 11, at 123.
- 63 See, e.g., *Cook v. Equitable Life Assurance Soc'y of the United States*, 428 N.E.2d 110 (Ind. Ct. App. 1981) (stating that attempt to change beneficiary of life insurance contract by will and in disregard of methods prescribed under contract shall be unsuccessful).
- 64 *Id.*
- 65 See *id.* at 112; *Dukeminier & Johanson*, *supra* note 7, at 248 ("A holographic will is a will written by the testator's hand and signed by the testator; attesting witnesses are not required.").
- 66 See *Cook*, 428 N.E.2d at 110.
- 67 See *id.* at 112.
- 68 See *id.* at 111. The provision in the policy stated that the owner could change the beneficiary "by written notice to the Society, but any such change shall be effective only if it is endorsed on this policy by the Society." *Id.*; see also Uniform Probate Code §6-101 (1990) (providing that if contract permits owner to change beneficiary by will, owner may do so, but is silent on power to change beneficiary by will if not granted in policy).
- 69 See *Dubovich*, *supra* note 5, at 739.
- 70 25 Wash. App. 479, 609 P.2d 1387 (1980).
- 71 See *id.* at 482, 609 P.2d at 1389.
- 72 *Id.* (internal quotations omitted).
- 73 See *Cook*, 428 N.E.2d at 115.
- 74 See *id.*
- 75 See *id.* at 116.
- 76 See *id.*
- 77 See *Kaufmann*, *supra* note 4, at 1021.
- 78 See *id.*; see also Wash. Rev. Code ch. 11.11 (1998).
- 79 See *Kaufmann*, *supra* note 4, at 1021.
- 80 See *Kwall & Aiello*, *supra* note 35, at 289.
- 81 See *id.*
- 82 See *supra* note 9 and accompanying text.
- 83 See *Kwall & Aiello*, *supra* note 35, at 289.
- 84 125 N.E.2d 600 (Ill. 1955).
- 85 See *id.*
- 86 See *id.* at 602-03.
- 87 See *id.*

- 88 See id. at 603.
- 89 See id.
- 90 See id.
- 91 Id. at 605 (internal quotations omitted).
- 92 Id. at 608.
- 93 See, e.g., Kwall & Aiello, *supra* note 35, at 289.
- 94 See id.
- 95 See id. at 290.
- 96 See id. at 290; Langbein, *supra* note 35, at 1128 (stating that it is only form of words that distinguishes beneficiary's interest under will from beneficiary's interest under will substitute).
- 97 1998 Wash. Laws 292 (codified at Wash. Rev. Code ch. 11.11 (1998)).
- 98 Wash. Rev. Code §11.11.003 (explaining purposes of superwill provision). The drafters stated that the primary goals of the statute are to enable testators to integrate their estate plans more easily, to permit the modification of beneficiary designations and other nonprobate asset arrangements through a will, and to provide protection to third parties who control the assets after the owner's death. The procedures for providing notice to such third parties are intended to be simple enough to avoid those disputes or, in the alternative, to expedite their resolution. See Comments to Testamentary Disposition of Nonprobate Assets Provisions §11.11.020 (unpublished) (on file with author).
- 99 See Dubovich, *supra* note 5, at 738.
- 100 See Wash. Rev. Code §11.11.010(7)(a).
- 101 See Wash. Rev. Code §11.11.040.
- 102 See Wash. Rev. Code §11.11.020 (allowing disposition of nonprobate assets under will).
- 103 See Wash. Rev. Code §11.11.010(7)(a).
- 104 Wash. Rev. Code §11.02.005(15) states:  
Nonprobate asset means those rights and interests of a person having beneficial ownership of an asset that pass on the person's death under a written instrument or arrangement other than the person's will. Nonprobate asset includes, but is not limited to, a right or interest passing under a joint tenancy with right of survivorship, joint bank account with right of survivorship, payable on death or trust bank account, transfer on death security or security account, deed or conveyance if possession has been postponed until the death of the person, trust of which the person is grantor and that becomes effective or irrevocable only upon the person's death, community property agreement, individual retirement account or bond, or note or other contract the payment or performance of which is affected by the death of the person.
- 105 Wash. Rev. Code §11.11.010(7)(a).
- 106 See Comments to Testamentary Dispositions of Nonprobate Assets Provisions §11.11.040 (unpublished) (on file with author).
- 107 See id.
- 108 See *supra* note 69 and accompanying text.
- 109 Wash. Rev. Code ch. 11.11.

- 110 See Dubovich, supra note 5.  
If possible, a will should be interpreted according to its terms viewed in the light of the general circumstances surrounding the testator in order to effectuate his intention....The rules of construction should be flexibly applied so as not to defeat such intention as may be manifested in the will, and in order to reach an equitable result in accordance with the policies of the law.  
Atkinson, supra note 18, §146, at 807. Even when the decedent dies intestate, the court will apply an intestacy statute that is intended to carry out the likely intent of the decedent. "The primary policy, of course, is to carry out the probable intent of the average intestate decedent." Dukeminier & Johanson, supra note 7, at 70.
- 111 See Dubovich, supra note 5, at 727.
- 112 See Wash. Rev. Code §11.11.010.
- 113 Dubovich, supra note 5, at 738.
- 114 See Andersen, supra note 11, at 123.
- 115 See, e.g., *In re Schaech's Will*, 31 N.W.2d 614 (Wis. 1948) (stating that testator inappropriately tried to use will to change title to nonprobate assets).
- 116 See supra notes 17-24 and accompanying text.
- 117 See Wash. Rev. Code ch. 11.11.
- 118 See Dubovich, supra note 5, at 738.
- 119 See *id.* For a discussion of the Statute of Wills, see supra notes 17-24 and accompanying text.
- 120 See Dubovich, supra note 5, at 738.
- 121 See *id.* See also Kwall & Aiello, supra note 35, at 279, and supra notes 30-52 and accompanying text, for a discussion of will substitutes.
- 122 See Dubovich, supra note 35, at 279. Having a superwill provision would avoid a result like that in *Damon v. Northern Life Ins. Co.*, 23 Wash. App. 877, 880-81, 598 P.2d 780, 782 (1979). In *Damon*, the court stated: "Where a life insurance policy reserves the right in the insured to change the beneficiary, the change of beneficiary must be made in the manner and mode prescribed by the policy and any attempt to make such change by will for which no provision is made in the policy is ineffective." *Id.*
- 123 See Dubovich, supra note 5, at 738.
- 124 See Andersen, supra note 11, at 124.
- 125 See Dubovich, supra note 5, at 739; Kaufmann, supra note 4, at 1023.
- 126 See supra note 33 and accompanying text.
- 127 See Dubovich, supra note 5, at 739; Kaufmann, supra note 4, at 1023.
- 128 See supra note 44 and accompanying text.
- 129 See Dubovich, supra note 5, at 739; Kaufmann, supra note 4, at 1023-24.
- 130 See Dubovich, supra note 5, at 739.
- 131 See *id.* at 740.
- 132 See *id.*

- 133 See Wash. Rev. Code ch. 11.11 (1998).
- 134 See Dubovich, *supra* note 5, at 734; Kaufmann, *supra* note 4, at 1027-28.
- 135 See Dubovich, *supra* note 5, at 734; Kaufmann, *supra* note 4, at 1027-28.
- 136 See Wash. Rev. Code §11.11.080.
- 137 See Comments to Testamentary Disposition of Nonprobate Assets Provisions §11.11.100 (unpublished) (on file with author).
- 138 See *id.*
- 139 See Wash. Rev. Code ch. 11.11.
- 140 See Dubovich, *supra* note 5, at 735; Kaufmann, *supra* note 4, at 1028-29.
- 141 See Dubovich, *supra* note 5, at 735; Kaufmann, *supra* note 4, at 1028-29.
- 142 See Wash. Rev. Code §11.11.080.
- 143 See Wash. Rev. Code §11.11.040.
- 144 See Comments to Testamentary Disposition of Nonprobate Assets Provisions §§11.11.060-080 (unpublished) (on file with author).
- 145 See Wash. Rev. Code §11.11.040.
- 146 See Wash. Rev. Code §11.11.040.
- 147 See Comments to Testamentary Disposition of Nonprobate Assets Provisions §11.11.070 (unpublished) (on file with author).
- 148 See *id.*
- 149 See *id.*
- 150 See Wash. Rev. Code §11.11.050.
- 151 See Wash. Rev. Code §11.11.050(1) (stating different notice requirements based on how asset was held).
- 152 See Wash. Rev. Code §11.11.050(1).
- 153 Wash. Rev. Code §11.11.050(2). "FOR ACCOUNTS AT FINANCIAL INSTITUTIONS, THE WRITTEN NOTICE MUST SPECIFY THE OFFICE AT WHICH THE ACCOUNT WAS MAINTAINED, THE NAME OR NAMES IN WHICH THE ACCOUNT WAS HELD, AND THE FULL ACCOUNT NUMBER. FOR ASSETS HELD IN TRUST, THE WRITTEN NOTICE MUST SPECIFY THE NAME OR NAMES OF THE GRANTOR, THE NAME OF THE TRUST, IF ANY, AND THE DATE OF THE TRUST INSTRUMENT." Wash. Rev. Code §11.11.050(2).
- 154 See Wash. Rev. Code §11.11.050(4).
- 155 See Wash. Rev. Code §11.11.090.
- 156 See Wash. Rev. Code §11.11.100(1).
- 157 Wash. Rev. Code §11.11.100(1).

- 158 See Kaufmann, *supra* note 4, at 1029-30. Blind disposition refers to the disposition of the testator's assets in a manner the testator never intended. It is argued that this will occur if the testator creates a superwill that negates the disposition of assets in a will substitute without leaving instructions as to how he wants the assets disbursed. See *id.*
- 159 See *id.* at 1030.
- 160 See Wash. Rev. Code §11.11.010(7)(a) (defining nonprobate asset).
- 161 See Comments to Testamentary Disposition of Nonprobate Assets Provisions §11.11.040 (unpublished) (on file with author).
- 162 See *supra* notes 42-46 and accompanying text for an explanation of joint tenant property and revocable living trusts.
- 163 Wash. Rev. Code §11.11.003(1).
- 164 See Atkinson, *supra* note 18, at 807; see also Dubovich, *supra* note 5, at 738 ("Effectuating a testator's clearly manifested intent is a guiding principal frequently cited by the courts and reflected in the spirit of the Uniform Probate Code.").
- 165 25 Wash. App. 479, 609 P.2d 1387 (1980).
- 166 See *id.* at 482, 609 P.2d at 1389.
- 167 See, e.g., *id.* (explaining that court looks to manifestation of particular testator's intent and to actions of that testator to see if he has done everything possible to change beneficiary according to terms of life insurance policy).
- 168 See Andersen, *supra* note 11, at 124. Having the superwill as an option would be helpful in those circumstances when testators make wills to alter disposition of their nonprobate assets while on their deathbeds. See *id.*
- 169 See *supra* notes 17-24 and accompanying text for a discussion of a typical Statute of Wills and the requirements that the testator must meet to execute a valid will.
- 170 *Cook v. Equitable Life Assurance Soc'y of the United States*, 428 N.E.2d 110 (Ind. Ct. App. 1981). "Surely, if Douglas had wanted to change the beneficiary he had ample time and opportunity to comply with the policy requirements." *Id.* at 116.
- 171 See Andersen, *supra* note 11, at 124.
- 172 See Dubovich, *supra* note 5. "If possible, a will should be interpreted according to its terms viewed in the light of the general circumstances surrounding the testator in order to effectuate his intention." *Id.*
- 173 See *supra* note 31 for a substantially complete list of nonprobate assets.
- 174 See Wash. Rev. Code §11.11.003(1) (1998).

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