

Proofing against the disaster scenario



Many people struggle with the thought of making a will and leaving loved ones behind. It is often even harder to think about the possibility of children, grandchildren or other family members dying before you. However, making a will (or reviewing an existing will regularly) is important to ensure that your wishes are carried out.

Generally, we recommend that you review your will every five years as a minimum and also when you experience a significant life event (e.g. having children, marrying, inheriting assets etc).

One thing you can do to help to future proof your will now is to think about who you would like to inherit your estate, should the absolute worst happen, and make provision in your will to cover this.

Whilst it is usual for clients to include their spouse or partner, children, grandchildren or other family members as beneficiaries of their will, we always ask who they would like to inherit in the event of a 'family disaster'. Thinking about who you would like to inherit if a family disaster were to happen is important, especially if you regularly travel together as a family. For example, you may want to make provision for your wider family or include charities.

By including provisions in your will to cover what should happen in the event of a family disaster, you retain control over who benefits from your estate if your main beneficiaries are not alive to receive it. Without express wishes in your will to cover these circumstances, your estate is likely to be distributed under the intestacy rules to extended family members, whom you may not want to inherit your estate, or arguably worse still, the government!

If you would like to discuss this further or to review your will, please contact [get in touch](#).



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