

## What's in Your Will? Tell Your Family!

The reality is, people generally don't want to think about - let alone talk about - their own demise. Even individuals who recognize the need to discuss the inevitable are unsure when, where or how to start the conversation.

Yes, it may be uncomfortable and it may be awkward, but death is a reality. Discussing estate matters prior to death is much preferable to beneficiaries second-guessing what the deceased 'really meant' in their Will.

Each family is different, and there are too many possible scenarios for there to be a one-size-fits-all method. But here are some ideas and generic concepts to help open the door to discussion.



### When

**Pick a time** ... talk to family while they are more likely to hear and understand the whats and whys of the Will; that is, when they are not in the highly emotional state of grieving. Communication in advance of the death will be easier on them than trying to figure out the estate distribution motives of the deceased after the fact.

### Where

**Anywhere** ... some families may be more comfortable discussing estate planning issues in private. However, for some families it may help to have a neutral third party there to act as a buffer, i.e. a mediator or estate planner.

### How

#### Set the ground rules (i.e. not looking for input)

... there is no requirement for the family to be consulted regarding what they want. After all, it is the Will maker's property, and they ultimately decide on distribution, within certain confines of the law.

#### Explaining the 'whys', and the thought process behind the decisions

... sometimes it may help beneficiaries if they know the 'why' of a particular distribution scheme. Perhaps the Will maker decided to leave the majority of the estate to Sarah because Johnny has already achieved a comfortable lifestyle. Without an explanation, Johnny might be left wondering if he had done something wrong.

#### Give the family an opportunity to ask questions

... this gives the family a chance to ensure they understand the Will maker's distribution plans.

*A true story: a father and son were estranged. Someone suggested to the father that he speak with his son to see if there was anything he'd like of his personal effects once he died. The father grudgingly agreed to speak to his son, but indicated he was sure his son wouldn't want anything. In fact, the son did have a request... he wanted a picture of the two of them, and the car they'd worked on together while the son was young. This request helped re-establish their relationship, before it was too late.*

In whatever manner the subject of estate distribution is broached with family, the most important factor is for it to be discussed.

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