



**LM Federal Credit Union**  
Aaron Welch, RFC  
Financial Advisor  
1200 E Joppa Road, Suite G  
Towson, MD 21286  
667-308-2724  
awelch@moneyconcepts.com



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**Wealth Management &  
Financial Planning Services**

# What will happen if I die without a will?

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Some people leave instructions about who gets what property in a legal document known as a will. If you do not have a will, you leave no legal instructions about how your property is to be distributed to your heirs.

The state then steps in and dictates how your property will be distributed. The state does this by following laws known as intestacy laws. Each of the states has adopted its own intestacy laws, so the pattern of distribution varies from state to state. However, a typical pattern may be that half of the property goes to the spouse, and the other half is split equally among the children.

The major disadvantage of this is that your property may not be distributed according to your wishes.

There are other drawbacks to this situation, as well. Instructions about other special matters, such as who will settle the estate or who will take care of minor children, are also left in a will. If you do not have a will, these matters will also be determined by the state. Although the state will do what it thinks is in the best interest of your family, its actions may not be consistent with what you would have wanted.

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