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No Kids, No Problem
Estate Planning for the Child-Free

Your life may not follow the traditional family roadmap. Your estate plan shouldn't have to, either.

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Presenter

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Cassidy is a Senior Associate in MRC's Estate Planning practice with more than 11 years of experience. She has extensive experience in the areas of estate planning, trust and probate administration, and conservatorships.

PRACTICE AREAS

Estate Planning · Probate & Estate Administration · Business Succession · Asset Protection · Charitable Planning

Introduction

First: You don't need children to need a plan.

Estate planning is about more than passing money to the next generation.

- Who will make decisions if you cannot make them yourself?
- Who should receive what you have worked for?
- Who will care for the people, pets, property, and causes that matter to you?
- How can you make things easier for the people you trust?

The goal is not simply to divide your assets. It is to protect the life you have built.

Your “family” may look different.

A PARTNER
A spouse or partner may be your primary person—but your plan still needs backups.

FRIENDS
A close friend may know you better than a distant relative. That can matter.

EXTENDED FAMILY
You may want to include siblings, nieces, nephews, cousins—or intentionally not.

CHARITIES & CAUSES
Your legacy can support organizations and causes that are meaningful to you.

PROFESSIONALS
A professional fiduciary may be the right choice when independence or expertise matters.

Four questions every child-free estate plan should answer

1 WHO DECIDES?

Who can step in if you become unable to manage your finances or make health-care decisions?

2 WHO INHERITS?

Who should receive your assets—and what happens if they are no longer living?

3 WHO CARES?

Who will look after your home, pets, personal belongings, or other responsibilities?

4 WHO KNOWS?

Who knows your plan exists, where to find it, and what you want?

What happens if you become unable to make decisions?

- A will generally speaks at death. It does not, by itself, tell people who can manage your affairs while you are alive.
- A financial power of attorney can name someone to help manage financial matters.
- An advance health-care directive can name someone to make health-care decisions and communicate your wishes.
- A well-coordinated plan can reduce confusion, delays, and family conflict during a difficult time.

Think about your plan for Tuesday morning—not just your plan for someday.

Who should inherit your estate?

There is no "right" answer. The important thing is that the answer is yours.

PEOPLE YOU LOVE

Partner, siblings, nieces/nephews, friends, or other chosen family.

CHARITY

Organizations whose work reflects your values.

A MIX

Leave some assets to people and some to charitable causes.

A thoughtful plan can reflect your relationships and your values—not a family tree.

A will is only one piece of the puzzle.

- Some assets pass through beneficiary designations—such as retirement accounts and life insurance.
- Some assets may pass by joint ownership or other arrangements.
- Those choices can sometimes produce a different result from your will or trust.
- Reviewing the whole picture helps make sure your plan works the way you expect.

Your estate plan is more than a document. It is the way your documents, assets, and beneficiary choices work together.

What about your pets?

- Who would take your pet if you were hospitalized unexpectedly?
- Who would provide long-term care?
- Who is the backup caregiver?
- Where can someone find veterinary records, medications, feeding instructions, and other information?
- Should your estate plan provide funds or other instructions for your pet's care?

Your pets depend on you. A good plan helps make sure someone knows how to step in.

Your digital life is part of your estate, too.

PHOTOS & FILES
Cloud storage, photographs, personal documents, and other digital records

ONLINE ACCOUNTS
Email, subscriptions, websites, social media, and other accounts.

DEVICES
Phones, computers, tablets, and the information stored on them.

BUSINESS & FINANCIAL
Online banking, investments, domains, business records, and other digital property.

THE ROADMAP
A secure inventory and clear instructions can save your loved ones time and frustration.

Choosing the right person can be harder than writing the document.

Ask yourself: “Who would I trust with my life, my money, and my wishes?”

- Are they trustworthy and responsible?
- Will they communicate well with family, professionals, and institutions?
- Are they close enough—or available enough—to help when needed?
- Would a professional fiduciary provide better independence or continuity?
- Who is the backup if your first choice cannot serve?

Common myths about being child-free

“I don't have kids, so I don't need much planning.”

You still need a plan for incapacity, inheritance, and administration.

“My family will figure it out.”

Family members may have different ideas about what you would have wanted.

“My friends know what I want.”

Knowing your wishes is not the same as having legal authority to carry them out.

“Everything will automatically go to the right person.”

California’s default rules may not reflect your personal choices.

A simple conversation to start your plan

- Who are the people you would call in a crisis?
- Who would you trust to handle your finances?
- Who would you want making health-care decisions?
- What would you want to happen to your home and belongings?
- Do you want to support family, friends, charities—or a combination?
- Is there anyone you do not want making decisions or receiving your property?

You do not have to have all the answers before you begin. That is what the planning conversation is for.

Your child-free estate-planning checklist

- ☐ Choose decision-makers and backups
- ☐ Review your will or trust
- ☐ Review financial power of attorney
- ☐ Review health-care directive
- ☐ Check beneficiary designations
- ☐ Inventory important assets and accounts
- ☐ Make a digital-asset roadmap
- ☐ Make a pet-care plan
- ☐ Decide what happens to personal belongings
- ☐ Consider charitable gifts
- ☐ Tell the right people where your plan is
- ☐ Revisit the plan when life changes

A good estate plan should feel like you.

Your relationships. Your priorities. Your values. Your choices.

At MRC, our goal is to help you understand your options and create a thoughtful plan for the life you have built.

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Questions?

Estate planning is personal.

The right plan starts with a conversation.

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