

## Do Not Disinherit Your Grandchildren By Mistake

**Q:** When I die, I intend to leave all my money to my daughter. But after she dies, I would like the money to go to my two grandchildren, not her husband. How can I make sure this is done?

**A:** Most families make the same mistake when setting up their estate plans.

A common plan says that when you die, your money goes to your daughter. But when your daughter dies (at some point after you), that money ends up going to her husband, not her children.

This is when the problems begin. Your son-in-law may remarry years later, or he may become ill or amass health care costs that require him to use the money.

He may get manipulated into leaving the money to other people. Or he may simply spend it all. There are a number of ways that your grandchildren could end up with nothing.

The solution is an easy one: leave the money to your daughter in a Trust.

When you die, all of the money is available to your daughter. But when she dies, all the money goes to your grandchildren, and no one else.

Consult with an estate planning attorney so that you fully understand what is at stake.

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