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# What Happens If You Don't Have an Estate Plan?

**Posted on October 12, 2022**

Everyone with assets should have an estate plan, including a will, power of attorney and healthcare power of attorney (at minimum). Creating a plan ensures your wishes are executed upon your death.

**Other benefits of creating a will include:**

- Reduce taxes paid by your beneficiaries
- Protect your assets for your family, including the next generation and beyond
- Protect your assets from unwanted creditors
- Provide for disabled family members
- Deal with blended families, second marriages, etc.
- Avoid intestate costs and property distribution

"Intestate" means a person dies without creating a will. Pennsylvania law dictates what happens to your assets should you be intestate.

**The following chart shows what happens to your estate if you die intestate in Pennsylvania. (20 Pa C.S. § 2102 - 2103)**

IF YOU DIE WITH:	HERE'S WHAT HAPPENS:
Spouse but no descendants or parents	Spouse inherits everything
Spouse and parents; no descendants	Spouse inherits the first \$30,000 of your intestate property, plus half of the balance. Your parents inherit everything else.
Spouse and descendants from you and that spouse	Spouse inherits the first \$30,000 of your intestate property plus half the balance. Your descendants inherit everything else.
Spouse and descendants from you and someone other than that spouse	Spouse inherits half of your intestate property. Your descendants inherit everything else.
Descendant but no spouse	Descendants inherit everything
Parents but no spouse or descendants	Parents inherit everything.
Siblings but no spouse, descendants, or parents	Siblings inherit everything
Grandparents but no spouse, descendants, parents or siblings	Maternal grandparent(s) inherits half; paternal grandparent(s) inherits half, or all to maternal or paternal if no survivors on other side
Uncles, aunts and their children and grandchildren, but no spouse, descendants, parents, siblings or grandparents	Uncles and aunts and the children and grandchildren of deceased uncles and aunts inherit everything
If none of the above	The decedent's intestate estate goes to the Commonwealth

We can help you customize a plan based on your specific situation and what is most important to you and your family.

Contact us at 814-459-2800 to schedule a free evaluation and to learn how we can help craft an appropriate estate plan for you.



### Kenzie P. Teel

Kenzie P. Teel concentrates her practice on estate planning, trust planning, estate administration, and business & tax matters.

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