

My son runs a very risky business. How can I ensure that his inheritance does not fall into his insolvent estate should he be insolvent on date of my death?

Every will should actually cater for an insolvency trust. The clause should stipulate that an heir is disqualified as heir should he / she be insolvent on date of death so that the inheritance is then transferred to an insolvency trust with instructions to the trustees to use the inheritance for the heir as soon as he / she has been rehabilitated. It is therefore a legal manner to ensure that an inheritance does not fall into an insolvent estate and is distributed among creditors.

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