

## Do You Need a Trust, or Is a Will Enough?

By Jess Erler, Esq.

**One of the most common questions people ask when starting the estate planning process is whether they really need a trust, or if a simple will is enough.**

**The answer depends on your assets, your goals, and how much control and efficiency you want built into your plan.**

A will is the foundation of any estate plan. It allows you to specify who receives your assets, name guardians for minor children, and appoint someone to handle your affairs. For individuals with relatively simple estates, a will can be entirely appropriate.

However, a will has limitations. Most notably, it typically requires your estate to go through probate, a court-supervised process that can take time, create administrative burdens, and become part of the public record. While probate is manageable in many cases, it may not be ideal for families looking for privacy or efficiency.

A trust, by contrast, is designed to hold and manage assets both during your lifetime and after your death. Assets properly titled in a trust generally avoid probate, allowing for a smoother and more private transfer to beneficiaries. Trusts can also provide greater control over how and when assets are distributed, which can be especially important for younger beneficiaries or more complex family situations.

For many families, the decision is not strictly will versus trust, but rather how the two work together. A will still plays an important role, even when a trust is in place, while the trust serves as the primary vehicle for managing and transferring wealth.

Ultimately, the right approach depends on your specific circumstances. As wealth grows or family dynamics become more complex, many people find that





a trust provides the added structure, flexibility, and peace of mind they are looking for.

The key is not choosing the most complicated option, but choosing the one that aligns with your goals and makes things easier for the people you care about.

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