

# Estate Planning: Lessons Learned From Jovan Belcher

Jovan Belcher, best known as a NFL linebacker for the Kansas City Chiefs, tragically participated in murder-suicide with his girlfriend in December 2012. Belcher killed 22-year-old Kasandra Perkins before going to a Chiefs' training facility and killing himself. There are several important estate planning lessons that can be learned from Jovan Belcher.

The most important estate planning lesson that can never be stressed enough is the need to have a plan for who will care for a minor child if a parent is no longer around. The killings of Belcher and Perkins left behind a three month old daughter of the couple. In most cases if one parent of a minor child dies, the surviving parent usually is able to step in and continue care if that parent is capable. In this case both parents passed on the same day and custody of the child may be in question if there was not proper planning ahead of time. In many jurisdictions, a last will and testament is the only official and proper way to name a successor guardian for child under eighteen years of age. Absent a proper document naming a guardian, the family court will step in and name someone as guardian. The choice of the family court may be completely different from the wishes of the deceased parent, but the best interest of the child in the eyes of the court will most likely take precedence. A custody battle can tear apart a family, cost extensive time and money, and potentially cause damage to the child. As soon as a child is born it is vitally important to name a successor guardian, because a parent's life is never guaranteed, and in Belcher's and Perkins case there was only a number of days. The birth of a child is an important life event that should signal the need to begin estate planning. Another important factor is to set the age that a minor child should receive an inheritance as absent a set age such as 21 or 25, the default age can be low as 18.

Other important lessons that may come into play in this case is the slayer statute. The slayer statute is present in many states and prevents a person or their estate to inherit from an estate as a result of a killing. In this case if it was proved by the standard would be a preponderance of the evidence or more likely than not that Belcher killed his girlfriend, his estate would not be able to inherit from Perkins' estate. This would also most likely extend life insurance policies and other instruments with beneficiary designations. For more on this article please visit <http://estateplanning.ekglaw.com/post/37125740860/jovan-belcher-estate-planning-lessons-about-nfl> or <http://estateplanning.ekglaw.com/>

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