

Building a lifelong relationship of trust with you, your family and future generations



Risks of AI-Generated Wills and Why Professional Legal Advice Remains Essential

Artificial intelligence (AI) is reshaping everyday tasks, from drafting emails to managing finances.

Unsurprisingly, AI is now being used to generate and review wills. While convenience and affordability are appealing, even minor errors can have serious consequences. This article explores the risks of relying solely on AI for will drafting and explains why professional legal advice remains the safest option.

How AI Is Used in Will Drafting

AI tools in estate planning typically:

- **Generate wills** based on user input.
- **Review clauses** and suggest alternative wording.

While helpful for routine tasks, AI cannot replace professional judgment. A will must comply with the legal formalities to be valid, but a will prepared by a suitably qualified professional will also consider tax planning and protection against disputes.

Key Risks of AI-Generated Wills

Legal Validity: AI cannot ensure proper execution or address issues such as capacity and undue influence. Mistakes in witnessing or jurisdictional requirements can invalidate a will entirely.

Poor Personalisation: AI relies on the information provided. Complex family structures or unique assets may be overlooked, unlike tailored advice from a professional.

Tax and Probate Pitfalls: Inheritance tax planning is rarely incorporated into AI-generated wills, potentially leading to avoidable liabilities.

Data Privacy: Uploading sensitive financial and personal information to AI systems poses security risks, unlike regulated professional services.

Lack of Professional Judgment: AI cannot exercise judgment or provide accountability. Any errors remain your responsibility.

Consequence of a Defective Will

A defective will can lead to:

- Delays in probate and estate administration.
- Unintended distributions and tax inefficiencies.
- Family disputes and costly litigation.

Why Professional Advice Is Safest

Legal professionals combine expertise with technology to ensure:

- **Compliance** with legal formalities.
- **Tax efficiency** and future-proof planning.
- **Protection** against disputes and errors.

This approach safeguards your wishes and your family.

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Conclusion

AI can assist with routine tasks, but relying on it alone is risky. The safest solution is a professionally drafted will that doesn't compromise accuracy or judgment.

Our expert team provides tailored estate planning that combines efficiency with professional judgment, ensuring your wishes are honoured and your family is protected.



Contact us if you need advice on making or reviewing your will or lifetime and pre-death tax planning

We have tried to ensure that the information in this guide is correct at the time of publication and may be subject to change without notification. The matters discussed in this guide are by necessity brief and comprise summations and introductions to the subject referred to. The content of this guide should not be considered by reader to comprise full proper legal advice and should not be relied upon. Please contact us if you require any advice on any of these subjects.

