

'Heir hunter' urges people to take control of their Will

With as many as two-thirds of people in the UK dying intestate, an LSE alumnus and legacy circle member with expertise in the field has warned of the pitfalls of not writing a Will.



Speaking to LSE at this year's Legacy Futures Lunch in the Shaw Library, entrepreneur Hector Birchwood (BSc International Relations 1997, MSc International Relations 1998) is an 'heir hunter' who specialises in finding relatives of deceased individuals who die intestate, in order to recover their unclaimed assets.

Hector said: “While many are happy for their spouse to inherit their assets through the rules of intestacy, I advise people to take control and not put off writing a Will. People ought to make that choice earlier in life, once they are financially stable and start to accumulate assets.”

The benefits of such an approach are twofold, he reasons: “One, you will make your family’s life a lot easier and two, you decide where your money goes, as it might not be the default position that the government gives you under the rules of intestacy which set out the order of entitlement. We don’t even have to be talking about institutions or charities – you might just want to give money to friends. It’s about choice and responsibility.”

What is more, in the event of a poorly drafted Will, the rules of intestacy can still apply despite the wishes expressed by the individual. As such, Hector strongly advises having your Will executed by a professional and kept up-to-date, which means revisiting it every few years. Few people realise that a marriage will invalidate any existing Will, or that a divorce treats a spouse named in a Will to have died at the date of the event.

Hector, partner and owner of Celtic Research, enjoys a sense of professional satisfaction when he is able to match assets to family members who might otherwise be unaware of their entitlement. “A lot of my cases are with individuals who have cut ties with their family for one reason or another,” he said. “So it often provides me with an intellectual challenge – locating missing heirs can be like piecing together a puzzle.”

Aside from overcoming such challenges, Hector is motivated by the potential impact on wider society. “I would sooner see these assets released to people and subsequently being invested in the economy, rather than lying dormant for up to 30 years before being claimed by the state,” he explained.

“This not only benefits the individuals, but it also makes the collection of state revenue more efficient: people often will spend this money quickly, so immediately the state gets VAT returns. Then the state also receives inheritance tax, where applicable, and income or corporate tax when they tax me as well.”

True to his own advice, Hector has planned his own Will – in which he generously leaves provision for a legacy gift to LSE, a decision made on the back of his receiving financial support as a student. “The scholarship was just the right amount I needed to be able to complete my courses,” he explained. “And so I thought it would be a good idea to provide more resources to LSE so that it is able to help more students.”

Emphasising the importance of philanthropy in widening participation at universities, he continued: “If we’re expecting people to fund their own human capital through university, then I believe we should also encourage others who are able to provide support for it, without the need for government to be involved. And I think the academic institution is the best conduit, because it is well placed to decide which students are in the greatest need of help.”

Hector’s personal values are also behind his support for LSE. “Naturally, it is personal as it’s my alma mater,” he said. “But by providing funds for LSE I am also furthering its liberal and internationalist principles, which I believe mirror my own, and hopefully supporting a student who might have a certain set of values that I also believe in.”

It is these values and their effect on the student experience that Hector recalls warmly when speaking of his time as a student in international relations. “LSE represents a great diversity of international people who see the world in very different ways,” he said. “As a result of this, and of having your ideas constantly challenged, your intellectual development is enhanced. The education at LSE is not solely from the books you read and the staff who lecture you – but from your own peers as well.”

Details on the rules of intestacy and other useful information about giving to LSE in your Will can be found within our [Legacy FAQs](#)

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