

LAWYER FOR *Life*

KEEPING YOUR FAMILY HEALTHY, WEALTHY & WISE

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DIY Estate Planning: Where Online Documents Fall Apart

There’s something undeniably appealing about the do-it-yourself approach. We live in a world where you can order dinner, build a business, and yes, even create an estate plan, from your laptop in a matter of minutes. Online platforms promise simplicity, speed, and low cost.

And to be fair, they deliver on those promises. What they don’t deliver is certainty.

Estate planning is not just about producing documents. It is about making decisions that will impact your family, your finances, and your legacy for years to come. And that’s where DIY planning, especially through online forms or even AI-generated documents, begins to fall apart.

The Illusion of “Good Enough”

Most online estate planning tools are built on templates. They ask a series of basic questions and plug your answers into standardized language. On the surface, it seems personalized, but really it’s just a slightly modified version of the same document thousands of others receive. It’s unlikely that the same exact estate planning template would work for thousands of people, just finding and replacing names and a couple of customizations.

Are you part of a blended family? Do you have a child with special needs? Own a business? Have assets in multiple states? Want to protect an inheritance from divorce or creditors? These are just a few of the incredibly common scenarios that require thoughtful,

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DIY Estate Planning: Where Online Documents Fall Apart *(Cont.)*

customized planning. Plus, each of those situations comes with corresponding tax conversations, insurance conversations, health care conversations, and more.

Online platforms rarely ask the right follow-up questions. And even when they do, they often lack the depth to address the legal and practical consequences of your answers.

Documents Without Context

A will or trust is only one piece of the puzzle. Estate planning also involves how assets are titled, how beneficiary designations are structured, how taxes are minimized, and how decisions are carried out during incapacity.

Online systems typically stop at document creation. They don't walk you through funding a trust. They don't coordinate your retirement accounts with your overall plan. They don't help you understand how your healthcare directives actually function in a real-life medical situation. They don't consider tax or other legal outcomes for your children, grandchildren, or other beneficiaries.

Online platforms give you documents, but not really a plan. And without proper coordination, even a well-drafted document can fail.

One of the most valuable things an experienced estate planning attorney provides is judgment. Estate planning attorneys don't just have the legal knowledge, but the experience to say: "In your situation, here's what I would recommend, and here's why."

That kind of guidance can't be replicated by a questionnaire or an algorithm. It comes from years of experience, from seeing what works, what breaks, and what families wish they had done differently.

Sometimes the right answer isn't obvious. Sometimes it involves trade-offs. And sometimes it requires anticipating issues you didn't even know to ask about. That's where counsel makes all the difference.

"You Get What You Pay For" (And Sometimes Less)

There's no question that online estate planning is less expensive upfront. But cost and value are not the same thing.

We've seen families dealing with unclear language, outdated provisions, improperly executed documents, or plans that simply don't work as intended. Fixing those issues later is often more expensive, more stressful, and sometimes not legally possible. The real cost isn't measured in dollars; it's measured in confusion, delays, and unintended consequences for the people you care about most.

Estate Planning Is a Living Process

Perhaps the biggest misconception about estate planning is that it's a one-time task. Online platforms treat it like a one-time task, but laws change and families grow, assets evolve, and priorities and goals shift.

Working with an attorney means having a relationship. Someone who can revisit your plan over time, help you adapt to changes, and ensure everything continues to work the way you intend. Plus, attorneys have to keep up with changes in the law, through continuing legal education requirements imposed by each state. So they're aware of changes and trends in the industry, and can help clients make educated planning decisions.

That's not something a static online document can provide.

Technology, including AI, can be a helpful tool. It can educate, organize, and even assist professionals in delivering better service, but it's not a substitute for thoughtful legal advice.

When it comes to estate planning, the goal isn't just to "have documents." It's to create clarity, protect your loved ones, and ensure your wishes are carried out—no matter what the future holds.

What the One Big Beautiful Bill Act Means for Your Estate Plan

If you've seen headlines about the "One Big Beautiful Bill Act" (OBBBA), you might be wondering: "*Do I still need to worry about estate planning?*" or "*How does this affect my current estate plan?*"

It's a fair question. And like most things in the tax and legal world, the answer is... it depends. But here's the short version: **Yes—estate planning is still very much necessary.** It just may look a little different than it did a year or two ago.

One of the biggest concerns in recent years was that certain tax laws were set to "sunset" (expire), which could have significantly reduced how much wealth a person could pass on tax-free.

OBBBA largely extends those provisions, meaning:

- The federal estate tax exemption remains historically high; currently \$15 million per person (which is \$30 million for married couples)
- The concept of a step-up in basis at death remains intact (which can reduce capital gains taxes for heirs)
- Many income tax rates remain lower than pre-2018 levels

At first glance, that might sound like a reason to put planning on hold, but remember estate planning is flexible. Doing a plan now allows you to make changes as time goes on, and ensures your estate is ready for whatever law changes come to light.

After OBBBA, there may be less urgency for estate planning, but it doesn't mean less planning altogether. With more stability in the law, at least in the next 3-4 years, we have the ability to plan more thoughtfully - and that's a good thing.

Instead of rushing into decisions, we can focus on building a plan that:

- Adapts as your life evolves
- Balances tax efficiency with flexibility
- Works not just today, but years down the road

There was also a quiet shift in focus post-OBBBA. While estate tax rules stayed largely the same, income

tax planning has now taken center stage.

There are a couple of reasons for this shift. First, certain types of trusts reach the highest income tax brackets much faster than individuals do. That means how income is handled inside of those trusts can have a significant impact over time.

Additionally, OBBBA extended State and Local Tax ("SALT") deductions that allow particularly high-income individuals to deduct more on their taxes, with the proper trust planning in place. Similarly, there are capital gains tax considerations and healthcare-related income thresholds that make income tax planning more relevant than this time last year.

Estate planning today isn't just about what happens when you pass away. It's about making smart financial decisions throughout your lifetime.

If you already have an estate plan in place, this is a great time to review and update it, to make sure it's still achieving your goals and working the way you intended it to. If you don't yet have a plan, it's still one of the most important steps you can take to protect your family and your legacy.

Either way, here are a few practical takeaways:

- **Plans should evolve.** Changes in tax laws are just one reason to revisit your plan regularly. Life changes (marriage, children, retirement, new assets) are just as important.
- **Flexibility is key.** Modern estate planning often includes tools that allow adjustments as laws and circumstances change.
- **It's not just about taxes.** A good plan also addresses who will make decisions for you, how your assets will be managed, and how your loved ones will be cared for.

The new law didn't eliminate the need for estate planning, it just shifted the focus. If anything, it gives us an opportunity to be more thoughtful, more strategic, and more proactive. Remember that estate planning isn't a one-time event; rather an ongoing process that grows and adjusts as you (and your family) do.

A PERSONAL NOTE FROM KIMBERLY

Dear Clients and Friends,

Reading through this issue, I'm reminded of why this work matters so much to me. Estate planning isn't just about documents — it's about protecting the people you love and honoring the life you've built.

The decisions we make today — even the seemingly small ones — shape what happens tomorrow. If something in this newsletter resonated with you, that's worth paying attention to.

I'd love to sit down with you to review your plan and make sure it's doing everything you need it to do. A short conversation now can make a meaningful difference later.

With gratitude

