FOR ADVISORS, CPAs AND INSURANCE PROFESSIONALS

When to Bring in an Estate Attorney

Twelve client situations where a referral protects the client — and the relationship you have with them.

How we work: you stay the primary relationship. We handle the estate, tax and legacy work, coordinate with you on funding and designations, and hand the relationship back. Most plans are on a flat fee quoted before any work starts.

1. **A business owner with no buy-sell agreement**
   Or a buy-sell that was drafted before the current partners, the current value, or the current insurance. Ask who signs the checks if the owner is out for six months.

2. **A second marriage, or children from a prior relationship**
   The default rules and a simple "everything to my spouse" plan can disinherit one side of the family without anyone intending it.

3. **A New York estate approaching $6 million**
   New York's threshold is $7,350,000 in 2026 with a cliff at 105%, and it counts life insurance at face value. Federal planning alone leaves this untouched.

4. **Life insurance owned personally, over $1 million**
   The death benefit sits in the taxable estate. An irrevocable life insurance trust fixes it, but only with three years of runway.

5. **Property in another state**
   A vacation home in Florida or New Jersey means a second probate unless it is titled to avoid one.

6. **A beneficiary with special needs, an addiction, or a bad marriage**
   An outright inheritance can cost benefits, fund the problem, or end up with an ex-spouse. A trust with the right terms does not.

7. **An aging parent who still owns the house**
   Long-term care planning can complement long-term care insurance — or stand in for it when the client is no longer eligible — and it works best done in advance. The most common call we get is one year too late.

8. **A client naming a child as executor "because they're the oldest"**
   Fiduciary selection is a competence question, not a birth-order question. This is a conversation before it is a document.

9. **Retirement accounts that make up most of the estate**
   Beneficiary designations control these, not the will. The SECURE Act ten-year rule changes what "leave it to the kids" costs.

10. **A plan signed more than five years ago**
    Different children, different assets, different law. A review is an hour; a stale plan is a lawsuit.

11. **Charitable intentions with appreciated assets**
    Donor-advised funds, charitable remainder trusts and the timing of gifts change the tax result significantly. Worth doing before the sale, not after.

12. **Anyone who says "we have a trust" but cannot say what is in it**
    A trust that owns nothing does nothing. Funding is the step most plans skip.

How to make the introduction

One line is enough: "I work with an estate planning attorney who coordinates with me — would you like an introduction?" Then email us both. We reply within one business day, explain the process, and quote the fee before anything starts. Or point the client to the free monthly webinar first: rappslaw.com/webinars

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