



Trust and Estate Planning News and Updates

The Good News, Updates, and Important Information
From Your Friends at **Unruh, Turner, Burke & Frees.**

utbf.com/trust-estate

| paestateplanners.com

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USING TRUST PROTECTORS: THE MISSING PIECE IN MODERN PENNSYLVANIA ESTATE PLANNING

How To Help Your Children And Grandchildren Actually Keep & Optimize What You Leave Them By David M. Frees, III, J.D.



If you're reading this, chances are you've spent decades building something substantial, a valuable but closely-held business, a successful professional practice, a portfolio of real estate and/or diversified investments, or some combination of the above. Like many of our Pennsylvania clients, you're not just thinking about *who* gets what when you're gone. You're thinking: "Will my children and grandchildren be able to keep it... or will it disappear in a divorce, lawsuit, or because of a bad decision?"

Traditional wills and trusts do a pretty good job answering "who gets what." Where they often fall short is answering: "What happens when laws, taxes, or my family's circumstances change ten, twenty, or fifty years from now?"

That is where **Trust Protectors** come in. Because our culture, society, laws, tax law, and your personal circumstances are changing so rapidly (almost chaotically), we decided to give you a deeper dive into how trust protectors work, who should act, and why your estate planning may really need or benefit from one or more Trust Protectors.

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CONNECTING WITH US | Join our FB pages to get alerts of new articles and upcoming events we are planning.

Private Client Facebook Group at <https://bit.ly/UTBFPCG> and UTBF Trust and Estates Facebook Page at [@UTBFTrustEstates](https://www.facebook.com/UTBFTrustEstates)

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Trust Protectors *Continued from Page 1*

A **trust protector** is an independent person, committee, or entity named in your trust (and or will) with carefully defined powers to *adjust* and *strengthen* the trust over time - **without your heirs having to go to the probate court** (which is expensive and public).



If you think of your trustee as the **chief executive and/or chief operating officer** of the trust, then the trust protector is more like the **board of directors** - not involved in daily operations but empowered to step in and make strategic changes when needed. For Pennsylvania families with estates of even \$1 million or \$2 million and above - especially those using trusts to protect children and grandchildren from divorce, lawsuits, and creditors - a trust protector is no longer a “fancy add-on” but an essential part of effective planning.

Please read the in-depth Trust Protector article now: <https://bit.ly/UTBFtrustprotectors> and then come back here.

What to do now: If you read the article and you've been waiting to update your will for many years, or you have older revocable or irrevocable trusts, reviewing them for trust protector provisions and modernizing updates is vital. Call our office at 610-933-8069 and request a **Trust Protector, Estate Plan & Asset Protection Audit** of your existing plan—or a design consultation (if you are starting fresh).

Two More Important Articles To Review By Year End |

End of year gifting and much more:
<https://bit.ly/UTBFGiftingAndDeathTaxes>



Miss the One Big Beautiful Bill Act Article in our Summer newsletter? <https://bit.ly/UTBFsummer2025b>

Spotlight On Our UTBF Community |



The winner of the 2025 Yeti cooler is Cathy, and her husband Mike, pictured here with our Trust and Estates attorneys, Anylise Crouthamel and Sydney Betts. See Page 4 for the opportunity to win a Yeti Cooler in 2026.

In other news, Doug and client, Barbara Anne Falini, are starting a UTBF basketball team! Ready to join?!



The Risks and Dangers of Estate Planning Complacency & The Benefits Of Using The Current Laws To Protect Your Heirs and Legacy |

By: Anylise Crouthamel, J.D.

It would be easy to be lulled into a false sense of security when it comes to your estate planning right now based on our current tax law. Basically, there's no federal estate tax for your heirs if your estate is under \$15 Million dollars. More on that in a minute...



But Pennsylvania Inheritance taxes still apply, the federal law can always change, and hopefully you want to create benefits to your heirs beyond just tax savings. In short, complacency in estate planning, even in the current landscape, can have disastrous and expensive consequences for your children and grandchildren.

The federal estate tax exemption determines the amount of wealth an individual can transfer during life or at death without incurring federal transfer taxes. The exemption is currently high, but this may not always be the case.

There are steps that you may be able to take and opportunities to take advantage of now to ensure that your family's financial legacy transfers to the next generation as inexpensively and as advantageously as possible in the future. The consequences of missing a step or an opportunity that's available to you NOW can be **extremely costly** for your children - potentially resulting in a **\$400k federal tax on every \$1 Million Dollars of inheritance** that exceeds the exemption amount.

With the passage of the One Big Beautiful Bill Act (OBBA), we are living in a historically high federal estate tax exemption environment. OBBA created a "permanent" \$15 million per-person estate, gift, and GST exemption that is indexed for inflation. Although the increased exemption amount is "permanent" and is not set to automatically expire or be reduced at some future date, this supposed permanency is subject to the whims of Congress and could change at any time. Even with historically high exemptions, you can make mistakes that could leave your children with an enormous tax bill.

Read the rest of this article for a case study and more information on how to protect your wealth for your heirs, and how we can help: <https://bit.ly/UTBFcomplacency>

When David Met Robin |

Our own David and Robin Frees first met at the tender age of 18 and have been inseparable ever since. This year, to celebrate a belated but very meaningful wedding anniversary, they traveled to Italy where they explored local traditions through cooking, art, and bookbinding classes.

The picture on the right was taken by Robin during their Italy trip. It captured one of many perfect moments.



Beyond their adventures, David and Robin are proud of their family: three children - Josh, Jamie, and Alex - and two grandsons, Bodhi and George.

Reflecting on both family and his years of law practice, David shares this advice: ***"Don't wait too long to take care of what matters most."***

It's a reminder for all of us to cherish family, plan wisely and stay ahead of our responsibilities so we can enjoy life's surprises.

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Holiday Shopping And Year-Round Recipes |

What is the one recipe that everyone requests year after year? Are you willing to share it for a chance to win a Yeti cooler? We have a blog with some great soup recipes on our website that were shared a few years back by clients and staff, check them out at: <https://bit.ly/utbfsoup>!

Please email your recipe to lsnyder@utbf.com – with your permission, we will add your recipe to our collection on the website, and you will earn an entry in our drawing.

Every year we try to ease your burden with an abundant offering of holiday gift ideas and recipes. This year is no different! We love to support our local merchants and have a list of boutiques in Malvern, Phoenixville, and West Chester that are open for business and eager to help you find the perfect gift. We invite you to [click here](#) (or enter: <https://bit.ly/utbfholidayhelp>).



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Webinar Replays Now On The Website |

Due to popular demand, we have put our two most recent webinars on our www.PaEstatePlanners.com website. Click on the Resource Center tab, then click on Blogs. You will find our most recent articles and webinars (Special Needs Trusts and Beneficiary Controlled Trusts). Please contact the office at 610-933-8069 to schedule a consultation to update your plan.

Here are quick links:

<https://bit.ly/UTBFSNTWebinar> and
<https://bit.ly/UTBFBCTwebinar>



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Have you been “thinking about”:

- 1) Updating your will or trust,**
- 2) Making your plan more flexible and protective with a Trust Protector?**
- 3) Upgrading from a will to a revocable and/or irrevocable trust (especially if you have a vacation home),**
- 4) Using a specialized irrevocable or elder law/Medicaid trust,**
- 5) Protecting your heirs from losing assets or an inheritance in a lawsuit or divorce, or**
- 6) Planning for how to pay inheritance and estate taxes?**

Well, if so...

This is Your Chance to “Lock-In” 2025 VIP Client Prices for Estate Planning Updates, & Elder Law Appointments in 2026

So, Get Your Planning Started, Save Fees, Build Future Flexibility, Protect Your Legacy, Spouse, and Your Heirs

AND Get That Peace Of Mind That Comes With Being Organized

You've worked really hard to build a great life and legacy for your family. And you've already done your estate planning. It would be nice to just “let it go.” But things keep changing. They change the Medicaid (long term care), estate planning, and estate/inheritance tax laws all the time. **It's hard to keep up!** But at UTBF, we help to do that for you. While it's your responsibility to keep us informed of changes in your life, we absolutely want you to call to have an estate planning review so that you will know if you need changes or updates. **More on that. But first...**

It's easier than you think to get an update of your planning from a will to a trust, to update your power of attorney, living will, and other documents, or to create GRATs/SLATs/ Irrevocable Trusts and to get all the benefits of the new laws at our old pricing. Yes, despite our best efforts, and thanks to inflation, and so many of our expenses, our prices are scheduled for an increase.

But as a VIP level client you can “get around that” and lock in the current pricing for wills, trusts, and elder law planning (to protect assets from long term care and nursing home costs).

You can make yourself immune to those price increases, update your older planning, or even take it to the next level of protecting your heirs.

SO HOW DO YOU KNOW IF YOU NEED OR WANT AN UPDATE?

1) If you've had a will or trust review within the last three (3) years and your estate is below \$5 million, you're probably already OK. **But, if your estate is over \$10 million, you've purchased life insurance, you or a family member has had a marriage or divorce, you've moved or purchased a vacation home, your plan is older than 3 years, or your IRA is now worth more than \$600,000 dollars, you might want to make some upgrades or new planning.**

2) If it's been more than five (5) years since your last check up, you should have a will or trust review no matter what. Or, if you've had an inheritance, bought or sold a vacation home, purchased more life insurance, had a child or grandchild...a remarriage, or divorce...and you're wondering if you should change anything, please feel free to call.

WHAT TO DO NEXT: To get started, just call the office **610-933-8069** from now until January 15, 2026 (**2025 pricing for 2026 planning is available until the allotted appointments are filled**). When you set an appointment for next year as an existing VIP client, you will get an estate planning review with one of our experienced UTBF Trust lawyers, and **if** you need revisions, you'll get the VIP level 2025 rates and you'll totally avoid the price increases for 2026. So, your appointment might be scheduled for January through March, or even April. **BUT...as long as you call before January 15, 2026, it won't matter.** You're locked in.

Bottom line? If you already know you want or need to update your estate planning, call 610-933-8069 now to lock in your spot for January - April. Don't miss this chance to get a review and any updates at our discounted VIP client 2025 pricing when you come to your review and strategy appointment in 2026.

2026 Virtual Seminars (Get on the list! Registering also gets you entered to win the 2026 Yeti cooler.)

We are planning to host virtual seminars on several topics this coming year including: **Why You Want A Trust Protector (and who can act as one), No Contest Clauses and Five More Ways To Protect Your Planning & Your Legacy, and Let's Get Serious About Your Vacation Home – What You Need To Know About Passing On The “Shore House”**

As soon as we have confirmed the 2026 schedule, we will open registration for these seminars and hope many of you will find them helpful.

Please reach out to Lisa Snyder at lsnyder@utbf.com or 610-933-8069 to get on the list and to lock in your spot for one or more of the seminars.