



# Trust and Estate Planning News and Updates

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

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## Are You Selecting An Executor Or Are You Named As An Executor In A Loved One's Will? By: David M. Frees, III

**Picking an executor and being an executor are tough decisions. You need to know what's really involved and the job is probably *not* what you think.**



If you've either appointed an executor to handle your estate OR you have been appointed by your spouse, parent or other friend or family member, it's best not to wait until you're already doing the job to find out what is actually involved.

How do you do the executor job "just right" and what deadlines are both **important** and vital (yes, you can be sued as either an executor or trustee)? What are the risks, dangers, and most common mistakes that you must avoid? How much can you be paid, and can you "waive" your fee? How long does an estate take? Who should help and, what are the "best practices"?

To answer all these questions, you first must know what we mean by "executor". That sounds like it should be easy. But in fact, it's a complicated question. However, UTBF helps between forty and sixty executors (or trustees) at any given time and we're pretty good at clearing up the confusion and making the job simpler and more understandable as well as limiting your risk.

So, if you want to have more clarity and understanding and you have a few minutes... *Continued on Page 2*

**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

## SPRING 2023

### HIGHLIGHTS

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**Know What It Means To Be An Executor – Be Safe & Sure**

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**Meet Our "New" Client Relations Manager, Kristen Pongras**

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**Spotlight On A Local Non-Profit – Citizen Advocacy Is Amazing**

**Don't Get Scammed Protect Yourself**

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**Spring Cocktails to Sip on the Back Porch!**

### SEE INSERT

**Back By Popular Demand:  
Virtual Executor Training on May 24th**

**Elder Law Program on September 26th**

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**Executor** *(Continued from Page 1)* An executor is the person you appoint under your will whose job it is to conclude your estate (it may also be that you've been appointed under the will of a parent or other person).

Some executors will reduce the cost to the estate by personally performing many of these tasks and specific checklist items. However, in a busy world where the demands of work and family life are already stressful and tiring, and because many of the tasks are highly technical (like preparing and filing the lifetime tax returns and the death tax returns and all of the elections within each return), many executors seek the advice of a professional team (like lawyers, accountants, and investment advisers).

It's complicated, but to help you to better understand the job, the dangers, and how to pick and/or to be a great executor, we would like to offer you (as our important client) several valuable resources:

- 1) Article at <http://bit.ly/Executor1>: This article includes just a few of the duties of the executor following someone's death, as well as some information on hiring lawyers, accountants, and financial advisers to assist you in fulfilling your duties.
- 2) Download our "Ten Common Mistakes Executors Make" report: <https://bit.ly/10MistakesReport>
- 3) Finally, but most importantly, we will offer an extensive, but easy to understand, Executor Training (virtual webinar on May 24<sup>th</sup> from 9:30 am to 12:30 pm – **see insert to register for the training**).

**SPOTLIGHT ON KRISTEN PONGRAS |** How time flies! We welcomed Kristen to the team a year ago as one of our Client Relations Managers. With her background in teaching, she was well prepared to take on many different responsibilities in an office where no two days are alike. While she misses having long summer breaks, she is happy to be part of our team.



Kristen and husband Derek have two awesome, energetic little boys, Cormac and Everett, and four adorable kittens (Julius, Moses, Nadine, and Lucy)!

Just for fun, we asked her some questions to answer.

What book are you currently reading? I am currently reading "11/22/63" by Stephen King. It is about a man who travels back in time to try and stop the assassination of JFK. This is my first Stephen King novel, and I am loving it!

Favorite book or movie? My favorite movie is Dumb and Dumber. I promise it's not relatable, it's just funny!

Favorite place to vacation? My "happy place" is my aunt's beach house in Stone Harbor, NJ with my family all around.



## SPOTLIGHT ON CITIZEN ADVOCACY | By David M. Frees, III

As many of you know, I grew up in Phoenixville and my family has contributed time, resources, and financial support to many local non-profit organizations. The mission of Citizen Advocacy (CA) is to initiate and support a variety of intentional relationships that provide advocacy for opportunity, protection from harm, sponsorship into community life, friendship, and justice for isolated people living with a disability. CA is built upon the belief in the power and competence of the ordinary citizen to care and connect to others and to make a lifelong commitment to stand by, for and with another person, through good times and through challenging ones. Citizen Advocacy is special to me (read about my personal experience: <https://bit.ly/DaveArticle2002>).

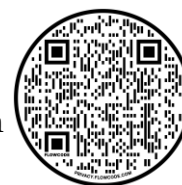
I'd also like to invite you to join me for "Play with a Purpose", the annual CA fundraiser at People's Light in Malvern, on **Tuesday, April 25<sup>th</sup> at 5 pm**. I will be the auctioneer and co-host (with Mayor Peter Urscheler). There will be a live and silent auction, dinner with an open bar and a preview performance of Songs For Nobodies.

If you register for the event or support Citizen Advocacy with any size donation, let Lisa Snyder (lsnyder@utbf.com) know and you'll also receive an entry to win the 2023 UTBF Yeti Cooler (see insert for information).



Dave with Moira Mumma  
of Citizen Advocacy

To buy tickets for event or to donate: <https://bit.ly/CA2023tickets> or use QR code. For more information about this amazing organization go to: <https://citizenadvocacycc.org/>.



## How to Protect Yourself from Social Security Scams |

You receive an unexpected phone call, text, or email from someone claiming to be from the SSA who needs to speak with you urgently. There is a problem with your Social Security number, they warn that it's been linked to criminal activity and suspended! Or they explain that to qualify for an increase in your benefit, you must register and pay a fee to obtain it. To address whatever issue they present, you need to share your Social Security number, other sensitive information, or pay money.



Remember that the SSA will not call you out of the blue and ask for your Social Security number, they already have it. Don't engage with anyone claiming to be from the SSA; if you are concerned there is a problem with your account, contact SSA at 800-772-1213 (but prepare to wait a while before you talk to a person).

You can set up a "My SSA Account" and receive encrypted communications from SSA. With this access, you can go online to find if SSA is trying to reach you, or check the status of an application, get a replacement card, and more. Get started at [ssa.gov/myaccount](https://ssa.gov/myaccount). If you shared your Social Security number and feel it was part of a scam, file a police report for a record, and go to [IDtheft.gov](https://IDtheft.gov) for specific guidance on protecting against its use in identify fraud.

Listen to AARP's podcast: "The Perfect Scam" for real-life stories so you don't get scammed!

**This publication is intended to educate the general public about estate and trust planning. It is not intended to be legal advice. Every case is different. Before acting on any of this information, please seek and retain an attorney.**



## SPRING COCKTAIL RECIPES |

**Lavender Lemon Drop** (makes 1 drink) (<https://emilyfabulous.com/>)

**Ingredients:** 2 oz vodka; 1 oz freshly squeezed lemon juice; 1 oz [lavender syrup](#) (\* recipe: <https://emilyfabulous.com/lavender-simple-syrup-recipe/>) **Directions:** Important to chill your cocktail glass! Place all the ingredients into a cocktail shaker with fresh ice. Shake until nice and cold, about 10 seconds. Strain into a chilled cocktail glass. Garnish with a fresh lavender spring or a lemon peel.



**Raspberry Lemon Cocktail** (or Mocktail) (<https://marisamoore.com/>) Makes 4 (8 oz) drinks

**Ingredients:** 1 pint fresh or frozen raspberries; 2 lemons; 2 tbsp sugar; 4 oz vodka; Ice; 16 oz lemon sparkling water; Raspberries and lemon slices for garnish **Directions:** Muddle  $\frac{3}{4}$  of the raspberries with the sugar and lemon juice until the berries are crushed in a large wide mouth jar. Add the vodka (or sub sparkling water for mocktail). Add a handful of ice cubes to the jar. Close the lid and shake vigorously. Using a strainer, pour about 4 ounces of the raspberry lemon vodka mixture into each of the smooth-sided jars. Top each with 4 ounces of sparkling water. Garnish with raspberries and lemons. Serve immediately.

## CALENDAR OF EVENTS |

**Register now: Executor Bootcamp (Virtual)**

Wednesday, May 24, 2023 | 9:30 am to 12:30 pm

This training will prepare you (and/or your family) for this very important role.  
Cost: \$97 per family

**Save the date: Elder Law Informational Program (Virtual)**

Tuesday, September 26, 2023 | 11:00 am to 12:30 pm

If you want to know more about elder law planning, this complimentary session is for you.

**SEE INSERT FOR DETAILS ON HOW TO REGISTER.**

## Join us on Wednesday, May 24<sup>th</sup> starting at 9:30 am for our exclusive, UTBF Executor Training.

**Do you have a child, grandchild, friend, or family member(s) who will be your executor? Do you want them to know and to understand the job and how to do it efficiently, effectively, and without excessive costs and fees?**

Here are just a few specific things that this live “half-day” event will reveal:

- The master checklists and systems for executors of small and large estates
- The secrets that the smartest executors and their lawyers use to ethically and legally minimize or eliminate expenses, probate fees, and liability exposure (yes, executors can be sued)
- When to hire lawyers, accountants, financial advisers and how to negotiate/understand their fees
- The two things you can never do when it comes to a decedents’ homeowners and car insurance policies
- How to eliminate or minimize the estate’s need for the “probate court” in order to save money, resources, and valuable time
- The seven secrets to the fastest and safest ways to end an estate administration
- What to do with personal memos, and how to understand wills and trusts (PRO HINT – we now have a secure client portal where memos and your documents can be saved for when they’re needed)
- How to handle digital assets, email accounts, cell phone accounts, online photos, and the social media of a deceased party (and why they matter so much in accessing investment accounts)
- The difference between wills, trusts, and “testamentary trusts” (and why those differences really matter)
- Why you must file way more tax returns than you thought and how to avoid trouble (with the state and/or the IRS), interest, and penalties...

There are a limited number of spots in the virtual training. **BONUS:** If you attend, you can also have your executor(s) join you at the virtual event for free.

**Call Lisa Snyder 610-933-8069 or email [lsnyder@utbf.com](mailto:lsnyder@utbf.com) to register. If the training is sold out, we’ll put you on the waitlist for the next session.**

**Date:** Wednesday, May 24, 2023 **Time:** 9:30 am until 12:30 pm

**Location:** This is a virtual event, and you will get a link for easy sign in and access. Don’t like zoom? Don’t worry. You can also call in on the day of the event.

**Value:** You won’t pay this, but all the above has a value in excess of \$1,110.00. However, to thank you for being a VIP client, we’ve reduced that to... \$97 (and no charge for your family and/or executor to attend with you.)

**Why?:** Because our best and most satisfied clients are our best educated clients and their families.



## The Ten Most Common Mistakes Pennsylvania Executors Make... and How to Avoid Them

Have you been named as the executor of an estate?

Before you act, do you know the ten most common mistakes Pennsylvania executors make and how to avoid them?

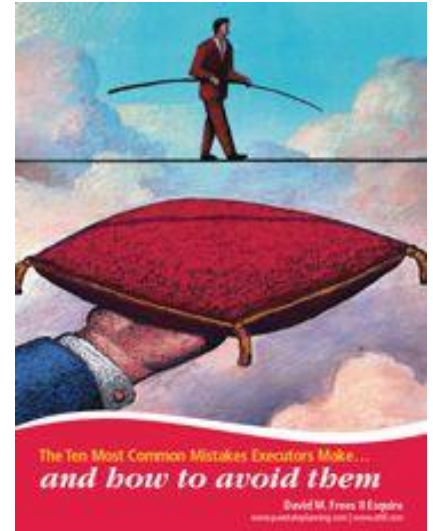
Do you know that you can be held personally liable for certain mistakes?

Are you redoing your will? Thinking about who to name as your executor?

**This report is a must.**

Get the answers that you need to avoid problems, litigation, the probate courts and trouble and expenses for your heirs. Avoid family problems and disputes and save money.

Go to <https://bit.ly/10MistakesReport> and enter your information to receive this valuable resource. Register for the Executor Training to prepare yourself and/or your executor for this important duty.



### **BACK BY POPULAR DEMAND! WIN A ROADIE COOLER BY YETI FOR THE SUMMER!**

As a VIP client of UTBF there are several ways to enter to win a Roadie Cooler, just in time for your favorite summer activities.

You will get one entry for each of these actions that you take:

- 1) Email us a picture of your pet or from your family holiday/winter activities
- 2) Pre-register for the next virtual Elder Law Program - Sept 26<sup>th</sup> at 11 am; email [lsnyder@utbf.com](mailto:lsnyder@utbf.com) to get on the list and save the date on your calendar
- 3) Send us a family recipe or cocktail recipe - we might publish it!
- 4) Make any size donation to support Citizen Advocacy (see p 3 of newsletter) one entry for donations \$50 and under; 5 entries for donations of more than \$50
- 5) Register for the Citizen Advocacy theatre event (see p 3) (5 entries)
- 6) Register for and attend our virtual Executor Training; (5 entries)

For each of the above actions let Lisa Snyder know ([lsnyder@utbf.com](mailto:lsnyder@utbf.com)) and she'll add your entries to the drawing (Drawing will take place on May 30, 2023).