



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 | paelderlawsolutions.com

WHAT HAPPENED?

Just before we went to press with an article on using Beneficiary Controlled Trusts “BCT” (under your will OR in a living trust) to protect your surviving heirs from divorce and lawsuits, a totally new estate tax bill passed. Soooo, I now have to give you two important articles to read. Here are the headlines and access to the full articles.



The July 4 Surprise: The New Estate Tax Bill Raises the Bar on Estate Planning and Estate Taxes...But Are You Really in the Clear? *While the 2025 estate-tax cliff is now averted, the real clock starts to run on smarter estate-planning, gifting, and asset-protection strategies for your heirs.*

By: David M Frees III, JD

See Article Starting on Page 2.

To read the full article go to: <https://bit.ly/UTBFsummer2025a>

Don't Let A Judge Decide Who Gets To Take Away Your Heirs' Inheritance. *Plan Now To Give Them Divorce, Creditor, Lawsuit and Even Inheritance and Estate Tax Benefits and Protections*

By David M. Frees III, JD

See Article in the Insert.

To read the full article go to: <https://bit.ly/UTBFsummer2025b>

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

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SUMMER 2025

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Why You Should Use a
“BCT” To Protect Your
Heirs From Litigation,
Creditors, and Divorce

**DON'T MISS THE
WEBINAR
SEPTEMBER 18, 2025
9:30 AM**

**SEE INSERT FOR
DETAILS AND TO
REGISTER**

The July 4 Surprise: The New Estate Tax Bill Raises the Bar on Estate Planning and Estate Taxes...But Are You Really in the Clear? *While the 2025 estate-tax cliff is now averted, the real clock starts to run on smarter estate-planning, gifting, and asset-protection strategies for your heirs.* By: David M Frees III, JD

In 2025 you had an exemption (the amount that you can leave your heirs without the 40% federal estate tax) of \$13,990,000. For couples, the amount is doubled if you either use both exemptions or use something called “portability” when the first spouse passes away.

However, as you know from our warnings, this large exemption was set to fall back to \$5,000,000 per person at the end of 2025. That posed significant problems for many of our clients who had to consider “using or losing the larger exemption.”

But on the 4th of July, the law changed! So, what just happened and what does it mean for you and your loved ones?

The **One Big Beautiful Bill Act (OBBBA)** makes a \$15 million per-person estate, gift, and GST exemption the “new normal” and “permanent.” That higher exemption is indexed for inflation, so it may grow in the future, but every dollar above it is still hit by a 40 % federal tax. And while it’s called a “permanent change” (meaning it’s not set to automatically disappear or reduce), Congress can rewrite the rules at any time, and smart families are already doing other things to protect their assets for their heirs, and locking in valuation discounts while the window is wide open.

If this all sounds confusing, that’s because it is. The government makes out better if you don’t do anything. So it’s made deliberately complex and confusing.

I’ve posted an article on the website (<https://bit.ly/UTBFsummer2025a>) which is a detailed, plain-English guide, including a three-minute quiz and scorecard, to help households from the **\$2 million estate size range (including life insurance) all the way to \$100 million** or more range to decide whether to relax, tweak, or overhaul their planning and what to do next in each case.

Register for the webinar that will discuss trust planning options available to protect assets for your heirs (see the insert for details) and read my related article at <https://bit.ly/UTBFsummer2025b>.

Spotlight on Community |



Just in time for summer enjoyment on the water, we are happy to announce the winner of the UTBF rowing package drawing is Nancy C., pictured here with attorney, Anylise Crouthamel.

We appreciate our clients and want to take this opportunity to thank you for your trust and referral of your friends and family. Best wishes for a summer filled with activities that bring you joy!

WORRIED ABOUT AGE-RELATED MENTAL DECLINE? |

Scientists have found a way to slow cognitive decline without exercise, dieting and taking supplements. It does not involve sudoku puzzles, brain teasers, or breathing exercises. And it's proven in a 10-year study of older adults published by the Journal of American Medicine.



Believe it or not, it's to simply own a dog or cat. In the study, scientists tracked 7,945 older adults, some of whom were pet owners. And every two years, the scientists gave them a series of tests to measure their cognitive health. For the adults who live alone, pets made an astonishing difference:

- One test measured each participant's memory. Result: people who didn't have pets had 6 times more decline than pet owners.
- Another test measured their ability to remember words quickly and speak fluently. Result: people who didn't have pets had 5 times more decline than pet owners.
- And still another test measured their overall cognitive function. Result: people who didn't have pets had almost 5 times more decline than pet owners.

The benefits are most pronounced for dog owners who engage in regular walking, likely due to the combined effects of physical activity, social engagement, and emotional support.

Why does pet ownership keep people mentally sharp? The scientists have a theory that pet owners, especially those that live alone, get more mental stimulation, companionship, and physical activity than non-pet owners. And those benefits work together to keep pet owners mentally sharp.

When Careful Estate Planning Isn't Enough: How UTBF Helps Families Through Inheritance Disputes and Legal Challenges of Executors, Trustees and Agents

While thoughtful and coordinated estate planning usually reduces stress, expense, and family friction, disputes still sometimes arise. When they do, Unruh, Turner, Burke & Frees is ready to assist you.

Our experienced Orphans' Court litigators, **Jim Dalton** and **Lauren Nehra**, regularly represent clients in sensitive, high-stakes matters involving:

- Contested **wills** and **trusts**
- Claims of **fiduciary misconduct** by **executors, trustees and guardians/agents**
- Disputes over **powers of attorney**
- Appointment or removal of **guardians or executors/trustees**
- Cases involving **incapacitated adults** and vulnerable beneficiaries



Jim and Lauren appear frequently in Orphans' Court in **Chester, Montgomery, Delaware**, and surrounding counties. They combine legal precision with strategic advocacy—and bring compassion and professionalism to every case. Please feel free to view their bios at www.utbf.com.

Whether you're planning to *avoid* problems or navigating a dispute you never saw coming, our team of estate planning AND litigation attorneys is here to guide you. **Call 610-933-8069 for help.**

Phoenixville Named #1 Best Small Town |

Travel and Leisure magazine surveyed realtors across the country and Phoenixville was just named the #1 best small town to live in the US! Following the closure of the Phoenix Steel Company in the 1980s, the town declined, and businesses closed. In the past few years, Phoenixville has become a town for those who want to experience great restaurants and atmosphere without battling city traffic. Many of us at the firm love Bridge Street on First Fridays, which are magical, as the town transforms into a block party, with outdoor dining, music and retail stores extending their hours to accommodate all the foot traffic!



With all the new construction, those hoping to buy or rent in Phoenixville may also be able to find affordable real estate compared to the city. Congratulations Phoenixville!

Special Needs Planning and Trust Webinar Replay |

If you missed the webinar, the replay is now available!

Please email Lisa Snyder at lsnyder@utbf.com to get access and watch at your convenience.



If you would like to meet with one of our attorneys regarding your situation, please contact the office to schedule an appointment, 610-933-8069.

Vital Estate Tax Update:

Don't Let A Judge Decide Who Gets To Take Away Your Heirs' Inheritance. Plan Now To Give Them Divorce, Creditor, Lawsuit and Even Inheritance and Estate Tax Benefits and Protections



By David M. Frees III, JD

Most people I meet want the same things: to live a full life, to be happy and to bring happiness to others, and then to leave a meaningful legacy that benefits the people they love. In a perfect world, they'd do that without unnecessary taxes, stress, or risk. But the way you leave your assets to your spouse, children, and other heirs matters more now than many clients realize.

Why? Divorce rates are high, litigation (of all types) is increasing, more businesses fail than ever before and our children's economic success is fragile. All of these pose risks to the inheritance you leave to those who you love.

But most people don't even know that they can provide divorce, creditor, lawsuit and often tax protection to their heirs. You can.

However, there's a critical distinction between *leaving assets outright* and *leaving them in a properly designed trust (but not just any old trust)*. And if you've worked hard to build wealth, and you'd love to protect that wealth for your heirs, this one choice can mean the difference between their financial security... and financial disaster.

Do you want to know how a special type of trust can protect your heirs (from themselves, if they're young and reckless, but also from divorces, lawsuits and other risks - throughout their lives and even when they pass those assets to the next generation)?

Unfortunately, there is not enough space here for the full article, but the article is already posted on the website, so please to go: <https://bit.ly/UTBFsummer2025b>.

Join Us For Our Webinar On How Smart Planning NOW Protects Your Legacy And Your Heirs From Divorce, Lawsuits, And Taxes.

Date: Thursday, September 18, 2025

Time: 9:30 am – 11 am

Register: Email Lisa Snyder (lsnyder@utbf.com) or call the office at 610-933-8069.

“Don’t Let a Judge Decide Where Your Wealth Goes”

*How smart planning NOW protects your legacy and your heirs from divorce,
lawsuits, and taxes.*

You’ve worked hard to build wealth—and now it’s time to protect what matters most: your family and the financial legacy you leave them.

Too often, simple, outright, and well-meaning inheritance plans backfire. A child’s divorce, a failed relationship, lawsuit, car accident, or bad business decision can destroy what you intended to leave to your spouse, child, children or others.

But with the right trust structure, you can **give your children access to their inheritance while protecting it from life’s growing risks.**

These trusts, often casually called “**Beneficiary-Controlled**” Trusts, can be created during your lifetime (in larger estates) using irrevocable trusts or under your will/revocable trust (where heirs are typically receiving \$500,000 dollars or more). These trusts (however and whenever formed) can often:

- Keep inherited assets *out* of your child’s divorce settlement or bankruptcy
- Prevent lawsuits and creditors from grabbing your family’s inherited wealth
- Reduce estate taxes in your child’s estate
- Prevent inherited assets from being lost in a bad personal relationship
- Allow your heirs to manage or co-manage the trust—with **protection and flexibility**
- Ensure your legacy supports your heirs while they financially mature and without enabling bad decisions

That Means Peace Of Mind For You And Protection And Freedom For Them

We’ve helped thousands of Pennsylvania families to successfully create use these trusts (customized to their specific circumstances) to protect their heirs and the legacy that they leave them. There is no risk. Find out if this makes sense for you.

What’s the next step?

Call or email Lisa Snyder (lsnyder@utbf.com) to sign up for our complimentary webinar on Thursday, September 18, 2025 at 9:30 am if you are thinking about: 1) making larger lifetime gifts, or 2) leaving any one or more of your heirs over \$500,000 dollars under your will or revocable trust, and you want to ensure your gift is protected from lawsuits, creditors, divorces and other risks.

If you already know that this is for you, please call 610-933-8069 to book your strategy session.

Call (610) 933-8069 today register for the webinar and/or to schedule your 2025 Beneficiary Protection & Estate Planning Update Strategy Session

Your legacy deserves better than chance. Start now to build them a shield that lasts.