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Cain, Cain & Janik, PLLC

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If you have no plan or think yours is “good enough,” this workshop will help you understand how to **MAKE SURE** your plan will protect you when you need it.

- What happens if you pass with no plan?
- What do probate, will & trust mean?
- Why don't most estate plans work?
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Giving Straight Answers to Common Estate Planning Questions

By Tamara Cain, Attorney and Estate
Planning Educator, Cain, Cain & Janik

Q: What's one of the biggest mistakes people make when deciding to create an estate plan?

A: One of the biggest mistakes I see is that people try to choose a solution to their estate planning problems before they've even identified the problem or problems they're trying to solve.

As another school year begins, we're reminded that learning often precedes good decision-making. Estate planning works the same way. Many people come into my office believing they need a will, a trust, or a power of attorney. I don't begin by talking about documents. I begin by asking questions.

What concerns you most? What keeps you awake at night? What do you hope your estate plan will accomplish?

For some families, the problem is avoiding probate. Others are concerned about reducing taxes. Sometimes the challenge is protecting an adult child who struggles with money. Other times it's providing fairly for children in a blended family, preserving a family farm or business, or planning for a loved one with special needs. Sometimes the goal is simply to make life easier for a surviving spouse. Other clients just want everything organized so their children won't be left arguing or trying to piece together a lifetime of financial records after they're gone.

During my 35 years as an attorney and the past 17 years devoted exclusively to estate planning, I've learned that every family has its own unique set of problems to solve. At Cain, Cain & Janik, we've designed well over 1,000 estate plans and have guided families through more than 100 trust administrations and estate settlements. Just as importantly, we've built a team and a long-term approach to estate planning, called the Estate Planners for Life™ program so our clients and their families will always have experienced advisors to turn to when life happens.

Those experiences have taught me an important lesson: the best estate plan isn't the one with the most sophisticated legal language. It's the one that solves a family's problems and actually works when it's needed most - the disability or death of a loved one.

That's why my role is to educate my clients before they make decisions. Once I understand the problems they're trying to solve and what they hope to accomplish, I explain the available options and walk them through the advantages and disadvantages of each approach. Together, we choose the solution that best fits their family, their values, and their goals.

The documents themselves aren't the goal. Solving the problem is. These problems rarely go away on their own. If we don't solve them while the client is living, their families will be left to deal with them after they're gone. Whether we realize it or not, the decisions we make and, unfortunately, the decisions we avoid, often become part of the story our children and grandchildren tell about us.

I want my clients to be remembered as people who planned ahead, protected the people they loved, and left their families with clarity instead of confusion.

To me, that's what good estate planning is all about.

