



## **Hanukkah, Legacy, and the Light of Planning Ahead**

As families gather to celebrate Hanukkah, we are reminded of the power of light—how a single flame can illuminate the darkest moments, and how small acts of preparation can sustain us far longer than expected. The holiday is rich with themes of resilience, continuity, and faith that the future can be brighter than the present. It is also a season when many of us reflect on what truly matters: loved ones, traditions, and the values we hope to pass on.

Hanukkah is, at its core, a celebration of legacy. The Maccabees safeguarded not only a sacred space but a way of life. The miracle of the oil symbolizes continuity across generations. In that spirit, this time of year offers a meaningful opportunity to consider how we protect our own families—practically and thoughtfully—through proper estate planning.

### **Why Hanukkah & Estate Planning?**

Many people only think about wills or trusts during moments of crisis. But Hanukkah encourages proactive stewardship: tending the menorah before the flames dim. With family gathered, it becomes natural to think about how to protect and support those who matter most.

Estate planning is not simply about distributing assets. It is about intentionally shaping how your values continue. Whether it is charitable giving, supporting a child's education, or preserving family property, a clear plan ensures your wishes endure—just as Hanukkah reminds us that traditions endure when we intentionally pass them on.

Without a will or trust, families may face probate delays, added stress during an already difficult time, and in some states—including Massachusetts—unintended tax consequences. A thoughtfully drafted estate plan:

- Ensures assets transfer smoothly
- Protects minor children with named guardians
- Avoids or minimizes probate
- Clarifies wishes and prevents family conflict
- Reduces estate taxes where possible

Providing clarity is one of the most meaningful gifts you can give.

Just as each night of Hanukkah adds new light, reviewing an estate plan is an act of renewal. Life changes—marriage, divorce, grandchildren, home purchases, business interests—and outdated documents can create complications. The end of the year is the perfect time to revisit your plan and make sure it still reflects your goals.

## Why Hanukkah and Elder Law?

Long-term-care expenses in Massachusetts remain among the highest in the nation. Without proactive elder-law planning, many families find themselves navigating MassHealth eligibility during a crisis.

Hanukkah is a reminder of the importance of safeguarding what is precious. In legal terms, this includes ensuring the proper documents are in place should an individual become unable to manage personal or financial affairs. Taking steps well before the need for care arises often results in substantially greater protection for family assets.

Key elder law considerations are:

- The **five-year lookback period** for asset transfers
- Treatment of jointly owned property
- The risk of **estate recovery** following a MassHealth recipient's death
- Whether an **irrevocable, income-only trust** is appropriate for protecting real estate or savings from future nursing-home costs

The themes of Hanukkah—preservation, resilience and continuity across generations—parallel the purpose of a well-constructed estate plan and up-to-date documents to implement the plan.

This season provides a meaningful opportunity to review existing documents. Wills, trusts, and beneficiary designations should be revisited periodically, particularly after marriage or divorce, birth of children or grandchildren, acquisition or sale of real estate, significant changes in financial circumstance or a move into or out of Massachusetts

Because Massachusetts estate tax law differs substantially from federal law, individuals should confirm: Whether their estate will exceed the \$2 million threshold; Whether trusts are properly structured and funded; and whether the surviving spouse will be adequately protected from unnecessary tax exposure

For many families, charitable giving—whether to a synagogue, community foundation, or other causes—is an important value. Proper planning can incorporate such goals through:

These strategies may also reduce Massachusetts estate tax liability.

Completing or updating an estate plan is both a legal safeguard and an act of care. It reduces administrative burden on loved ones, ensures compliance with Massachusetts requirements, protects assets from unnecessary taxation, and preserves the individual's intentions with clarity.

During Hanukkah, a holiday devoted to sustaining light and preserving tradition, taking steps to secure your family's future is especially fitting. A properly crafted estate plan is one of the most meaningful gifts one can offer—providing peace of mind today and stability for generations to come.

Happy Holidays to All,

Susana