

Make Sure That Your Estate Plan Is More Than Kindling

It is a frigid November night. You put on a sweatshirt and sweatpants to warm up—to no avail—and decide to light the season's first fire.

You open the woodstove door to find last year's ashes still inside, the chimney unswept. Not ideal, but manageable. You can deal with these things later, before winter really gets going. The real problem comes when you head to the woodpile on the porch. The kindling is damp, the logs in short supply. You might get a fire started, but it will take work to keep it going.

A weak fire fizzles out fast. And if you are not careful, your estate plan will too.

Relying on the wrong documents, or ones that have been left untended, can lead you—and your chosen beneficiaries—feeling cold and in the dark.

Smoke but No Fire: An Estate Plan That Is Not Winter Ready

You cannot stop fall from turning into winter. The best you can do is ensure that you are prepared for colder weather to come.

An estate plan can be thought of in the same way. While it will not stave off what is inevitably coming and what we may prefer to avoid altogether, it can provide warmth to those who are left gathered around the hearth.

For that to happen, the ground must be prepared, the fuel gathered, and the spark ready to strike. Without the right elements chosen ahead of time and ready when needed, a plan, like a fire, can fail to ignite, burn out too quickly, or smolder, giving off smoke but no flame and offering no protection from the cold.

Here are some practical pointers to keep your estate plan from burning out and to ensure that it is ready to work when you need it most:

- **Kindling only supports the fire.** Some “logs” do not truly burn on their own: Ethical wills and letters of intent can carry deep meaning and guidance, but they do not always carry legal weight. An *ethical will* is a personal message or legacy letter used to share values, life lessons, or hopes for future generations, while a *letter of intent* can provide instructions or context to help loved ones and fiduciaries understand your wishes. These documents act as the sentimental “kindling” of an estate plan: They add warmth and heart. But for a fire that burns long and bright through a winter night, an estate plan also needs a solid, legally enforceable foundation: the big “logs” like wills and trusts.
- **Good wood needs proper arrangement.** A good fire needs the right setup, as does a good estate plan. If signatures are missing, witnesses are improper, or a document is not notarized when it is required to be, it is like stacking wood the wrong way—the spark never catches. Your estate plan smolders instead of burning; your accounts

and property may get stuck in probate, your wishes may go unenforced, and loved ones will likely be left with confusion instead of clarity.

- **Tending the flame is essential.** Just as you would not build a fire and then leave it, your estate plan should not be a set-it-and-forget-it task. Having an estate plan with outdated beneficiaries or decision-makers is like building a fire with wet logs. Firewood needs to be seasoned, tended, and replenished to keep a steady flame. The same is true for your estate plan; it needs regular review to ensure that it continues to burn bright, that your wishes are current, and that the right people are appointed to the right roles and receive the right inheritance.

Start a Fire—and Keep the Flame Going

When the first chill of the season arrives, we are reminded that a fire represents more than warmth; it symbolizes the enduring flame of family and legacy that your estate plan is meant to protect.

It is not enough to simply get a fire started—or to draft an estate plan once and forget it. Both require care and tending to keep burning bright. Instead of leaving your family in the cold, let's spark up a conversation.