**Steve Leimberg's Estate Planning Email Newsletter - Archive Message #3327**
**Date:** 21-Aug-26
**From:** Steve Leimberg's Estate Planning Newsletter
**Subject:** Tietz, Gallagher, Greer & Shenkman: National Make-A-Will Month - Why a Will Alone Is Not Enough

*"National Make-A-Will Month gives estate planning practitioners an opportunity to communicate with clients, prospects, referral sources, and the next generation of clients' families. The label 'National Make-A-Will Month' is simple and accessible. That is its marketing strength. But the professional message should be broader: clients do not merely need wills, they need coordinated and comprehensive estate plans. While this is a particular opportunity to market and educate clients with less wealth, it is a great opportunity to use the media attention to wills to build estate planning awareness among even the wealthiest clients."*

**Thomas A. Tietz**, **Sonia Muñoz Gallagher**, **LaTanya Greer**, and **Martin M. Shenkman** provide members with commentary on how estate planning practitioners can use National Make-A-Will Month as a client education and outreach opportunity, and on why the professional message should be that a will is only one part of a coordinated estate plan.

**Thomas A. Tietz, JD,** is an attorney in private practice in New Jersey and New York, assisting clients with Estate Planning. He is the author of more than 20 articles and has published articles with Trusts & Estate Magazine, the American Bar Association E-Report, the National Association of Estate Planning Council's Journal of Estate and Tax Planning, and Leimberg Information Services, Inc. (LISI). He has lectured for numerous professional organizations, including the Notre Dame Tax & Estate Planning Institute, the New Jersey State Bar Association, the CPA Academy, and the National Academy of Continuing Legal Education.

**Sonia Muñoz Gallagher, Esq.** is the founder of Family Wealth Law LLC, a Florida law firm focused on estate planning, business succession planning, probate, asset protection, and special needs planning for families and business owners throughout Florida. With more than 20 years of legal experience, she advises Florida business owners, entrepreneurs, professionals, real estate investors, parents, and multigenerational families on protecting their families, businesses, and assets through comprehensive estate and succession planning. Her work includes revocable trusts, wills, powers of attorney, healthcare directives, probate avoidance, trust funding, business ownership transfers, LLC and corporate interests, and planning for the continued operation or transfer of closely held businesses following incapacity or death.

A particular focus of her practice is helping Florida families who own businesses, medical practices, investment real estate, LLCs, corporations, and other closely held entities coordinate their personal estate plans with their business and succession plans so that ownership, management, and family wealth are addressed together. She is also a published author and continuing legal education (CLE) educator who teaches attorneys, professional guardians, and business owners on topics including estate planning, business succession, incapacity planning, and protecting family and business assets. Through Family Wealth Law LLC, she serves clients throughout Florida in English and Spanish. More information and educational resources are available at [www.FamilyWealthLaw.net](http://www.FamilyWealthLaw.net).

**LaTanya S. Greer, Esq.** is the founder of LSG Legal, APC, a California estate planning firm. With an education-first, values-driven approach, she empowers families to protect what matters most, avoid unnecessary hardship, and leave a meaningful legacy.

**Martin M. Shenkman, CPA, MBA, JD, PFS, AEP (Distinguished)** is author of more than 40 books and more than 1,400 articles on estate planning and related topics. He is a frequent lecturer for numerous trade, professional and other organizations. He is active in numerous charitable endeavors. He has practiced estate planning for 35+ years.

Here is their commentary:


**EXECUTIVE SUMMARY:**

National Make-A-Will Month gives estate planning practitioners an opportunity to communicate with clients, prospects, referral sources, and the next generation of clients' families. The label "National Make-A-Will Month" is simple and accessible. That is its marketing strength. But the professional message should be broader: clients do not merely need wills, they need coordinated and comprehensive estate plans. While this is a particular opportunity to market and educate clients with less wealth, it is a great opportunity to use the media attention to wills to build estate planning awareness among even the wealthiest clients.


**COMMENT:**

National Make-A-Will Month gives estate planning practitioners an opportunity to communicate with clients, prospects, referral sources, and the next generation of clients' families. The label "National Make-A-Will Month" is simple and accessible. That is its marketing strength. But the professional message should be broader: clients do not merely need wills, they need coordinated and comprehensive estate plans. While this is a particular opportunity to market and educate clients with less wealth, it is a great opportunity to use the media attention to wills to build estate planning awareness among even the wealthiest clients (although the communications and outreach will obviously have to be tailored for each practitioner's clients).
For practitioners, this month provides multiple opportunities to engage past and potential clients.

- First, the marketing materials can be used as a gentle nudge to encourage current or past clients to review their existing plans.

- Second, clients can help spread the message to encourage their adult children, aging parents, and other family members to begin planning.
- Third, it gives practitioners a timely educational theme for emails, letters, webinars, newsletters, local newspaper articles, and referral-source outreach.

**Use the Month as a Conversation Starter, Not a Document Promotion**

The most effective outreach should avoid sounding like a sales pitch for a will (or estate plan). Many clients already reduce estate planning to having a signed will, believing that is all they need to be protected. That framing can stall planning. A more effective message is that a will is only one part of a comprehensive estate plan. A valid will document can still fail to meet a client's planning goals. For example, assets that are improperly titled, outdated beneficiary designations, inadequate insurance coverage, ineffective fiduciaries, or lack of family knowledge of the plan can all work against what was actually drafted in the will. While all of this is obvious to estate practitioners, many clients, even successful and bright clients, presume that once they have signed documents they can check off the "estate planning" box on their To-Do list. Educating them as to why that might be problematic is important.

A National Make-A-Will Month message might therefore begin simply: "August is National Make-A-Will Month. That is a useful reminder to ask not only whether you have a will, but whether your estate plan still achieves your goals." That sentence gives clients permission to revisit planning without embarrassment, defensiveness, or fear that they are being sold unnecessary complexity.

**Common Client Misconceptions That Stall Planning**

Practitioners can use National Make-A-Will Month to address recurring misconceptions that keep clients from acting.

On the low end of the wealth spectrum one common misconception is, "I do not have enough wealth to plan." That belief can be especially damaging for families with modest estates because those families often have less margin for administrative cost, delay, litigation, or avoidable mistakes. Losing a portion of a modest estate to confusion or conflict can matter more, not less, to the heirs.

Another misconception is, "I am not old enough." Younger adults with minor children may have some of the most urgent planning needs. They may need guardian nominations, trusts for children, life insurance, and powers of attorney. If clients have adult children with spouses, homes, retirement accounts, young children, student loans, or insurance coverage, those adult children may also need planning. Practitioners should encourage clients to treat the month as a prompt for a family planning checkup, not merely a personal document review.

A third misconception is, “I already have a will.” That may be true, but it may not answer the important questions. Does the will still reflect the family? Are executor and trustee choices still appropriate? Have account titles changed? Were beneficiaries updated after births, deaths, divorce, remarriage, or account transfers? Do retirement accounts and life insurance policies match the plan? Are powers of attorney and health care documents current? Does the plan address incapacity, not merely death?

A fourth misconception, often held by wealthier clients, is the idea that estate planning is a singular task that once implemented is finished. They believe that because they already have a plan in place, nothing else remains to be done. They may fail to realize the complexity and vital importance of updates and proper plan administration. While many clients may understand that their car needs routine oil changes in order to keep operating, they forget to look “under the hood” of their estate plan periodically. Employing National Make-A-Will Month as a springboard to educate clients on proper planning administration steps will be a service to the client and provide work for the practitioner.

**Client Focus on Wills and Simplicity Can Derail Planning**

Clients often ask for simplicity. Simplicity is valuable. But oversimplification can create future complexity. Again, while this is obvious to practitioners, it is not obvious, and often even resisted, by clients. Outright gifts may be easy, but they may expose heirs to divorce, creditors, lawsuits, financial immaturity, addiction, disability, exploitation, or loss of benefits. Joint accounts and POD or TOD designations may avoid probate, but they may also bypass trusts, upset intended equality, or expose assets to a child’s creditors or marital claims.

Some clients also frequently assume that probate avoidance is the entire objective of planning. Probate avoidance can be useful, but it should not become the substitute for planning. A revocable trust properly funded during life may provide continuity, privacy, financial management during incapacity, and a bridge to long-term protective trusts after death. Conversely, a will or trust that is never coordinated with title and beneficiary forms may do far less than the client assumes.

The practitioner’s message should therefore be nuanced: “We are not trying to make every plan complicated. We are trying to make the plan appropriate for your needs and goals.” That distinction is important. Clients with truly simple facts may not need elaborate documents. But clients with blended families, vulnerable beneficiaries, special needs issues, religious or cultural concerns, business interests, substantial retirement assets, multistate property, family conflict, or aging-related concerns may need more tailored planning.

**Practical Marketing Steps for Practitioners**

A National Make-A-Will Month campaign does not have to be elaborate. A practitioner might start with a short email to all clients, followed by a more substantive letter to selected clients with plans that may be old, complex, in need of review, or to clients with adult children who might need estate planning services. The email can be brief and educational. The letter can provide more detailed prompts: review fiduciaries, beneficiary designations, insurance, powers of attorney, health care documents, trust funding, and whether adult children have their own plans.

Practitioners should also consider asking clients to forward the message to adult children or to identify children who may benefit from a basic planning consultation. Many firms focus only on the senior generation, but intergenerational outreach can be a meaningful client-service enhancement and a practice development opportunity. The message can be framed as protection and education for the clients and their children, not merely as generating new engagements.

Webinars and short videos can also be effective outreach methods. Topics might include "Why a Will Is Not Enough," "Five Estate Planning Documents Every Adult Should Understand," "Beneficiary Designations Can Override Your Will," or "Estate Planning for Young Families." The content of the videos does not need to be technical. The point is to motivate action and identify when professional help is needed.

Local media can also be useful. Community newspapers, bar association newsletters, houses of worship, civic associations, senior communities, and local business groups often welcome timely educational content. A short article on National Make-A-Will Month can explain that wills matter, but that powers of attorney, health care documents, beneficiary designations, insurance, account titles, and fiduciary choices matter as well. Consider creating an article that concentrates on educational content and avoids overtly promotional claims. A practical, useful article may still generate calls because it demonstrates sound professional judgment.

**Suggested Outreach Calendar**

- **Early August**: Send a brief client email explaining National Make-A-Will Month and inviting clients to review whether their plan still achieves their goals.
- **Mid-August**: Send a more substantive letter to clients with older plans, complex family situations, or likely implementation issues.
- **Late August**: Host a webinar or distribute a recorded short video on why a will alone is not enough. For more sophisticated higher net worth practices, use National Make-A-Will Month to emphasize the need for plans not just wills, administering those plans and that the work is not complete when documents are signed.
- **End of August or early September**: Publish or submit a short local article that explains the planning gap in consumer-friendly terms.
- **Fall follow-up**: Invite clients to schedule planning reviews and encourage adult children or other family members to begin planning.

**Make the Message Practical**

The most effective outreach gives clients concrete questions to consider, prompting them to engage the practitioner in a discussion on what additional planning they may need to do. For clients with less wealth: Would the family know what to do if the client died or became incapacitated? Does someone have legal authority to pay bills and manage accounts if the client cannot? Are health care agents and HIPAA releases current? Are beneficiary designations consistent with trusts? Should inheritances pass outright or in trust? Are fiduciaries still willing and appropriate? Have personal property and emotionally significant items been addressed?

For clients with higher wealth and sophisticated practitioners, the opportunity is not merely to remind clients to sign wills. It is to shift their mindset on estate planning to consider it as an ongoing process of family protection, asset coordination, fiduciary design, incapacity planning, implementation, and administration. A few questions practitioners may pose: "Have you issued Crummey powers for all gifts made to trusts?" "Have you monitored Wandry mechanisms to correct descriptions in trust records and tax returns when the statute of limitations has run?" "Do you have an inventory of all powers of appointment you have, or that you have granted, to periodically monitor whether they should be exercised?" National Make-A-Will Month gives practitioners a timely opening. The practice value comes from using that opening thoughtfully.

If clients respond, practitioners should be ready with a practical follow-up.

Clients with less wealth and new prospects: Begin an intake process. An organizer can help clients list family members, assets, account titles, beneficiary designations, insurance, fiduciaries, health concerns, family dynamics, charitable goals, and questions. That organizer can also reduce cost and improve the quality of the consultation. It shows clients that planning is more than selecting a document template.

More sophisticated clients with greater wealth: What data do you need to review the status of the client's plan to determine if new steps might be advisable? When were existing irrevocable trusts last reviewed? Do you have current trust balance sheet information and copies of trustee actions to analyze the current circumstances? Should further wealth transfer planning be considered?

**Conclusion**

National Make-A-Will Month is a valuable public awareness theme. But for estate planning professionals, it should be used to advance a more important message: every adult should have planning appropriate to that adult's life, assets, family, health, values, and risks. A will may be the conversation starter. The coordinated estate plan is the real objective.

## EXHIBIT A: SAMPLE CLIENT LETTER

[Firm Letterhead]
[Date]

Re: National Make-A-Will Month, Is Your Estate Plan Still Working for You?

Dear [Client Name]:

August is National Make-A-Will Month. That is a useful reminder to ask not only whether you have a will, but whether your estate plan still reflects your current family status, assets, health, choice of fiduciaries, and goals.

A will is important, but it is only one part of planning. A complete review should also consider whether your powers of attorney and health care documents are current, whether your beneficiary designations match your will or trust, whether account titles are coordinated, whether your executor and trustee choices still make sense, and whether your plan addresses incapacity as well as death.

You may wish to schedule a review if any of the following have occurred: marriage, divorce, birth, adoption, death of a family member, disability, illness, relocation, retirement, business changes, sale or purchase of real estate, significant asset changes, change of financial institution, insurance changes, beneficiary changes, or family conflict.
This is also a good time to encourage your adult children, grandchildren who are adults, or other family members to begin their own planning. Young adults may need powers of attorney and health care documents. Children or grandchildren who are parents of their own minor children may need guardian nominations, trusts for children, and life insurance. Adult children receiving or expecting future inheritances may benefit from planning that protects their own families. Beneficiary education, at whatever level of detail you are comfortable with, can be a valuable step to prepare them for what may come.

If you would like us to review your current plan, please contact our office. Before the meeting, we can provide an organizer to help you list assets, account titles, beneficiary designations, insurance, fiduciary appointments, health care agents, and questions. That process can make the review more efficient and useful.

Planning should not be viewed merely as signing documents. It should create a roadmap for the people you care about. National Make-A-Will Month is a good reminder to make sure that roadmap is current.

Sincerely,

[Attorney Name]

## EXHIBIT B: SAMPLE LOCAL MEDIA ARTICLE

### National Make-A-Will Month Is About More Than a Will

August is National Make-A-Will Month. The name is simple, and that is part of its value. It reminds adults that planning should not be postponed indefinitely. But the better lesson is broader: a will matters, but a will alone may not be enough.

A will generally directs who receives assets that pass through probate, names an executor, and may nominate guardians for minor children. Those are important functions. But many assets may not pass under a will at all. Retirement accounts, life insurance, annuities, joint accounts, payable-on-death accounts, transfer-on-death accounts, and some real estate may pass by title or beneficiary designation. If those designations are outdated, the will may not correct the problem.

Estate planning also matters during life. A will usually does not authorize someone to pay bills, manage investments, sign tax returns, speak with financial institutions, obtain medical information, or make health care decisions if a person becomes incapacitated. Powers of attorney, health care documents, HIPAA authorizations, living wills, and in some cases revocable trusts may be important parts of a complete plan.

Families should also think carefully about who will be in charge. Naming the oldest child or all children together may feel fair, but it may not be practical. Executors and trustees need judgment, organization, time, neutrality, and the ability to communicate. For some families, a professional or institutional fiduciary may help reduce conflict.

Beneficiaries also matter. Outright gifts may be simple, but they may expose an inheritance to divorce, creditors, lawsuits, financial immaturity, exploitation, disability, addiction, or loss of benefits. Trusts are not only for the very wealthy. They can protect beneficiaries and help preserve assets for future needs.

National Make-A-Will Month is therefore a good time to ask several practical questions. Do you have a will? Are your powers of attorney and health care documents current? Are your beneficiary designations consistent with your plan? Are your executor and trustee choices still appropriate? Have you reviewed life insurance, disability insurance, long-term care planning, and liability coverage? Would your family know what to do if you were unable to act or if you died?

No article can substitute for advice based on your own facts and state law. But every adult can use National Make-A-Will Month as a prompt to begin, update, or organize planning. The goal is not merely to have a document. The goal is to create a plan that protects you and gives the people you love a clearer path forward.

***HOPE THIS HELPS YOU HELP OTHERS MAKE A POSITIVE DIFFERENCE!***

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Sonia Muñoz Gallagher
LaTanya Greer
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**CITE AS:**