



Digital Versus Analog: The Benefits of an Estate Planning Attorney Over an Online Service

By Faith DeNoble, Esq.

In today's era of accessibility of information and technology at your fingertips, it's easy to be tempted by the convenience and low cost of online estate planning services. With just a few clicks and a small fee, you can download forms and create a build-your-own estate plan. But when it comes to protecting your family and your assets, a "one-size-fits-all" approach can create more problems than it solves. Working with an experienced estate planning attorney ensures your plan is tailored to your goals, legally sound, and designed to hold up when it matters most.

Personalized Planning for Your Unique Needs

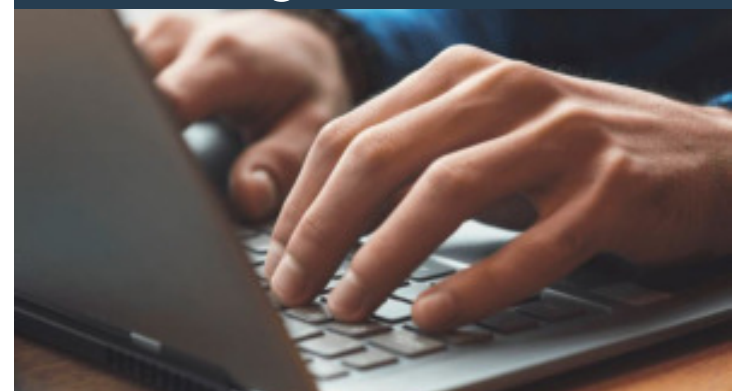
Just as no two families are alike, neither are their estate plans. Online services rely on standardized templates that may not address your specific circumstances. Those who have blended families, own a business, have special needs beneficiaries, or complex assets may not fit the mold of what an online service addresses. Even more so, without the assistance of an attorney you may not even realize that your wants and needs for an estate plan don't fit into the cookie-cutter planning.

A good attorney takes the time to understand your financial situation, family relationships, and long-term objectives. Your computer may not know you have a complicated relationship with your sister or would never want your in-laws to be guardians for your minor children. An estate planning attorney can design a plan that accounts for tax considerations, inheritance goals, asset protection, and potential areas of conflict. This personalized guidance helps ensure your asset structure and documents actually achieve your intended results.

Confidence in Validly Executed Documents

Estate planning laws vary from state to state and change frequently. Online forms may not be updated to reflect current laws, which can result in unintended consequences. An estate planning attorney understands and maintains up-to-date knowledge of state and federal law and ensures your documents meet all necessary legal standards. Your attorney will be there for the execution of your documents to ensure they have been validly executed and can withstand a legal challenge. This attention to detail provides security that your wishes will be honored.

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Advice Beyond the Documents

Your estate planning is only as good as the work you put in to make sure your assets coordinate with the documents that have been executed. A good attorney works as a team with your financial and tax advisors, ensuring a cohesive strategy for preserving and transferring wealth.

Unlike an online service, an attorney can serve as your advisor. Your estate planning attorney is there every step of the way during the planning process to help you make informed decisions. Then, when you are updating your plan and as your life and the law evolve, your attorney will have an established basis of knowledge to work from rather than starting fresh from an online form every time you want to make a change. An ongoing relationship with your estate planning attorney means that as you age and your family grows, they can touch base to make sure you continue to update your documents and tweak your plan as life changes.

Peace of Mind That Lasts

Hiring an estate planning attorney gives you peace of mind. Knowing that your plan is complete, compliant, and thoughtfully prepared gives you confidence that your family will be protected.

While online services may seem quick and inexpensive, mistakes, oversights and errors in execution can cost far more in the long run. With professional guidance, you can trust that your estate plan reflects your true intentions and that your loved ones will be cared for exactly as you envisioned.

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