LIFE & LEGACY

Blended Families in Florida: Why "Everything to My Spouse" Can Fall Short

Dedra Sibley, Personal Family Lawyer®

For many couples in second marriages or long-term partnerships, estate planning often begins with a simple and thoughtful idea: leave everything to your spouse, trusting they will take care of the family. In some situations, that approach works as intended. But for blended families—especially those with adult children from prior relationships—it can create unintended consequences if the plan isn't carefully structured under Florida law.

This article explores why that happens, what risks to be aware of, and how a more coordinated approach can better reflect your intentions.

Why "Everything to My Spouse" Feels Natural

Most couples prioritize each other. Naming your spouse as the primary beneficiary on accounts and leaving assets outright through a will reflects trust and a shared life. During your lifetime, family relationships may feel balanced and harmonious. It's easy to assume those dynamics will continue.

However, estate planning is not governed by assumptions or verbal understandings. It is governed by legal ownership, titling, and beneficiary designations.

When assets pass outright to a surviving spouse in Florida, those assets typically become their sole property—without any legal requirement to preserve them for your children.

What Can Happen Over Time

After the first spouse passes, the surviving spouse has full control over inherited assets. Over time, circumstances can change in ways no one initially anticipated.

For example, the surviving spouse may:

- Remarry or enter a new long-term relationship
- Update their estate plan
- Change beneficiary designations
- Use assets for healthcare, long-term care, or evolving financial priorities

Even with the best intentions, many individuals naturally prioritize their own children in later planning decisions. As a result, children from a prior relationship may receive less than expected—or be unintentionally excluded altogether.

In most cases, this outcome isn't deliberate. It reflects how the original plan was structured.

When Expectations and Reality Don't Align

When adult children believe they will inherit but later discover otherwise, it can create confusion and tension within the family.

In some cases, disputes arise. These may involve concerns about undue influence or questions about capacity when documents were signed.

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Dedra Sibley, Personal Family Lawyer®

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WHAT'S COOKING

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Summer Recipe

Lemon Herb Pasta Salad

LIGHT, FRESH & PERFECT FOR SUNNY DAYS

This vibrant pasta salad is quick to make, full of fresh flavors, and ideal for picnics, potlucks, or easy weeknight meals.

INGREDIENTS

- 12 oz rotini or penne pasta
- 1 cup cherry tomatoes, halved
- 1 cucumber, diced
- 1/2 red onion, thinly sliced
- 1/2 cup crumbled feta cheese
- 1/4 cup fresh basil, chopped
- 1/4 cup fresh parsley, chopped

FOR THE **DRESSING:**

- 1/4 cup olive oil
- 2 tbsp lemon juice (about 1 lemon)
- 1 tsp lemon zest
- 1 tsp Dijon mustard
- 1 garlic clove, minced
- Salt and pepper, to taste

DIRECTIONS

1. Cook pasta according to package instructions until al dente. Drain and rinse under cold water. Set aside to cool.
2. In a large bowl, combine pasta, cherry tomatoes, cucumber, red onion, feta, basil, and parsley.
3. In a small bowl or jar, whisk together olive oil, lemon juice, lemon zest, Dijon mustard, garlic, salt, and pepper.
4. Pour dressing over the pasta salad and toss to combine. Adjust seasoning to taste.
5. Chill in the refrigerator for at least 30 minutes before serving for the best flavor.

Perfect for Summer

This pasta salad is refreshing, make-ahead friendly, and easy to customize. Add grilled chicken or chickpeas for extra protein, or swap in arugula for a peppery twist!

Enjoy & stay cool!

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However, Florida courts generally uphold properly executed estate plans. That means even when concerns exist, legal challenges can be costly, time-consuming, and often unsuccessful. More importantly, they can place a lasting strain on family relationships. For blended families, the challenge is rarely about trust or good intentions. It is about how the estate plan is designed.

When assets are left outright, there are no built-in safeguards guiding how those assets are ultimately distributed.

A well-designed plan considers:

- How assets are transferred at death
- Who has access and control
- How children from prior relationships are included
- Whether beneficiary designations align with the overall plan

Without that coordination, even a well-meaning plan may not function as expected.

Planning Approaches That Offer Clarity

Blended families often benefit from strategies that balance flexibility for a surviving spouse with long-term clarity for children.

Depending on your goals, options may include:

- Trusts that provide lifetime support for a spouse while preserving assets for children
- Clearly defined distribution terms for different beneficiaries

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- Coordinated beneficiary designations across retirement accounts and insurance
- Asset titling aligned with your broader estate plan
- Regular plan reviews as family and financial circumstances evolve

These tools are not about limiting your spouse. They are about creating a plan that works predictably—no matter what the future holds.

Creating a Plan That Reflects Your Family

Blended families are unique. They often include multiple relationships, priorities, and long-term goals that deserve careful attention.

A thoughtful estate plan can:

- Provide security for your spouse
- Protect your children's intended inheritance
- Reduce the likelihood of confusion or conflict

If your current plan relies on a simple "everything to my spouse" approach, it may be worth taking a closer look—particularly if you have children from a prior relationship or significant assets.

A well-structured review can help ensure your plan aligns with your intentions and supports the people you care about most, both now and in the future. **Book your discovery call today!**

Call 321-844-8694 to schedule!

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A Note From Attorney Dee...

Making the Most of Summer—and Planning for the Seasons Ahead

Summer is a time for making memories. Whether you're heading to the beach, planning a family vacation, firing up the grill, or simply enjoying a quiet evening on the porch with loved ones, these moments remind us what matters most. After all, nobody looks back and says, "I wish I had spent more time organizing my junk drawer!" Summer encourages us to slow down, reconnect, and enjoy the people who make life meaningful.

While you're planning this season's adventures, it's also a great time to think about the future. Just as we prepare for vacations with reservations, packing lists, and itineraries, planning for the unexpected can bring peace of mind for your family. Estate planning isn't just about documents—it's about protecting the people you love and ensuring your wishes are honored when they matter most. Taking a little time now to create or update your estate plan can help your family avoid unnecessary stress later, leaving them free to focus on what truly matters: each other. From all of us at Sibley Law, we wish you a safe, joyful summer filled with laughter, memories, and plenty of time with those you love.

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A Will, a Trust, or Nothing at all..You Decide?

FREE

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-- How to select guardians for your children
-- How to keep your family out of court & conflict
-- What you need to do to protect yourself

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