September 2026 Dedra Sibley www.LegacyLawyeratSibleyLaw.com 321-844-8694

LIFE & LEGACY

Not Married? Why Florida Estate Planning Is Essential to Protect the Partner You Love

Dedra Sibley, Personal Family Lawyer®

For many couples, commitment isn't defined by a marriage certificate. It's reflected in the home you've purchased together, the financial goals you've worked toward, and the family you've created.

Yet under Florida law, those years of partnership do not automatically give your significant other the legal authority to make decisions on your behalf or inherit your property. If you become incapacitated or pass away without a comprehensive estate plan, the person you trust most could face unnecessary legal and financial challenges during an already difficult time.

Understanding these risks is the first step toward protecting the future you've built together.

Why Estate Planning Matters More for Unmarried Couples

Married spouses receive certain legal protections automatically.

Unmarried partners generally do not. Without the right legal documents in place, your partner may be unable to:

- Make medical decisions if you cannot communicate.
- Access financial accounts to pay household expenses.
- Manage your affairs during a period of incapacity.
- Inherit assets according to your wishes.
- Remain in your shared home, depending on how it is titled.

Instead, Florida's laws may give those rights to biological relatives, even if they have not been involved in your life for years.

For couples with blended families, children from previous relationships, business interests, investment properties, or significant assets, these issues become even more complex. A carefully coordinated estate plan helps reduce uncertainty while protecting both your partner and your family.

Ownership Matters More Than Intentions

Many couples assume that because they share a life, their assets will naturally pass to one another. Unfortunately, that's not always how it works.

Several common issues deserve careful attention:

- **Real Estate:** If a home is titled in only one partner's name, ownership may pass through probate rather than directly to the surviving partner.
- **Financial Accounts:** Individual accounts may become inaccessible until an estate is administered, creating cash-flow problems for everyday expenses.
- **Retirement Accounts and Life Insurance:** These assets follow beneficiary designations—not the instructions in your will. Outdated beneficiaries can unintentionally disinherit your partner.
- **Business Interests:** Business ownership should be coordinated with your estate plan to avoid operational disruptions or ownership disputes.
- **Personal Property:** Family heirlooms, collections, and valuable possessions often become sources of conflict when intentions were never documented.

A comprehensive estate plan coordinates ownership, beneficiary designations, and legal documents so they work together rather than against each other.

The Common Law Marriage Myth

One of the most common misunderstandings is the belief that living together long enough

IN THIS ISSUE

Dedra Sibley, Personal Family Lawyer®

"I became a Personal Family Lawyer® because I wanted to make a real difference in the lives of my clients. Before making any major purchases or life decisions, you can get legal advice from your very own Personal Family Lawyer®! It's easy and affordable. Let's talk!"

SIBLEY LAW & ASSOCIATES

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Adulting, Upgraded

If your child has headed to college, it's time to prepare for life's "what-ifs." A few simple documents—Healthcare Proxy, Power of Attorney, FERPA Release—can make a world of difference in an emergency.

Our "Adulting, Upgraded" special includes a waived $750 fee for your Life & Legacy Planning Session, where we'll help you set up these essential protections for your new adult.

Schedule here

WHAT'S COOKING

Roasted Butternut Squash & Apple Salad

A CELEBRATION OF THE SEASON

INGREDIENTS

- 4 cups butternut squash, peeled and cubed
- 2 tbsp olive oil
- 1 tsp maple syrup
- ½ tsp cinnamon
- Salt and pepper to taste
- 2 apples, thinly sliced
- 4 cups mixed greens or arugula
- ¼ cup pecans, toasted
- ¼ cup dried cranberries
- ¼ cup goat cheese or feta, crumbled

DIRECTIONS

1. Preheat oven to 400°F (200°C).
2. Toss squash with olive oil, maple syrup, cinnamon, salt, and pepper. Spread on a baking sheet and roast for 25–30 minutes, until tender and lightly caramelized.
3. In a large bowl, combine greens, apple slices, pecans, and dried cranberries.
4. Add roasted squash and sprinkle with goat cheese.
5. Drizzle with your favorite vinaigrette and serve immediately.

SEASONAL HIGHLIGHT

September brings the best of early fall harvest—sweet squash, crisp apples, and nuts—perfect for nourishing, colorful meals.

WHY IT'S Perfect for September

Butternut squash is in season and packed with nutrients.

Apples add a crisp, refreshing sweetness that pairs beautifully with fall flavors.

Warm, roasted ingredients bring comfort as the weather cools.

SIMPLE, SEASONAL, AND SO SATISFYING.

UPCOMING EVENTS

Please check our website for the September Events and Registration

Coming In October: Revocable Living Trust and Funding Seminar - Date to be Announced!

Call 321-844-8694 or visit our website to attend one of our pre-scheduled events, or to inquire about a personal presentation for your group.

On Our Blog

Wills, Trusts, and Smart Estate Planning for Today's Florida Families

3 Common Estate Planning Misconceptions That Leave Families Unprotected

Divorce Doesn't Update Your Estate Plan—Here's What Actually Does

A Note From Attorney Dee...

Hello September!

August was a special month for me—I celebrated my 63rd birthday on August 13! And yes, I am officially 63 and living my best life.

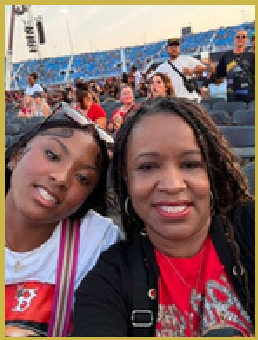
At this age, I've learned a few things: enjoy the good food, take the trip, laugh loudly, spend time with people you love—and please stop putting off your estate plan! Trust me, "my family knows what I want" is not a legal document.

This month, we're talking about protecting the people who matter most.

For unmarried couples, estate planning is especially important. You may share a home, a life, a dog, the Netflix password, and everything in between—but Florida law may not automatically protect your partner the way you assume it will. A proper estate plan helps make sure your wishes—not assumptions—control the outcome.

We're also looking at smart estate planning for families. A good plan is about much more than who gets the house or Grandma's good china. It helps answer the important questions: Who can make decisions for you? Who handles your affairs? How do you protect your children and loved ones? And does anyone besides you know where those important documents are?

If something unexpected happened tomorrow, would the people I love know what I wanted—and would they have the legal authority and documents necessary to carry out those wishes? Because "they're in a safe place somewhere" is not an estate plan either.



Dee & Bri

Turning 63 reminded me that growing older is a privilege. I plan to keep enjoying life, making memories, laughing, celebrating birthdays—and encouraging families to protect what they've worked so hard to build.

Live your best life. Love your people. Protect your family. And get your paperwork together!

Happy September!
Dee

Follow us on social media for more resources!

Facebook Instagram LinkedIn YouTube TikTok

Click the image to watch the video!

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creates the same legal rights as marriage.

Florida does not recognize new common law marriages. Unless your common law marriage was legally established in another state that recognizes them, simply living together—even for decades—does not create automatic inheritance rights or decision-making authority.

Good intentions and long-term commitment cannot replace properly executed legal documents.

Building a Comprehensive Plan

Every couple's circumstances are unique, but a thoughtful estate plan often includes several important components working together.

- A **Durable Power of Attorney** allows your partner to manage financial matters if you become unable to do so.
- A **Designation of Health Care Surrogate** gives your partner authority to make medical decisions consistent with your wishes.
- A **Living Will** provides guidance regarding end-of-life medical decisions.
- A **Revocable Living Trust** or carefully drafted **Last Will and Testament** directs how your assets should be managed and distributed while helping reduce unnecessary complications.
- Finally, reviewing **beneficiary designations** and **asset titles** ensures your overall plan remains coordinated and reflects your current intentions.

When these pieces are designed to work together, they provide significantly greater protection than relying on individual documents alone.

A Plan Should Grow With Your Life

Estate planning is not a one-time event.

Children become adults. Retirement approaches. Businesses grow. Homes are purchased or sold. Families blend, and financial circumstances evolve.

Reviewing your plan regularly helps ensure it continues to reflect your wishes and keeps pace with changes in Florida law. Just as importantly, your loved ones should know where your documents are located and understand who to contact if something unexpected happens.

The greatest value of an estate plan isn't simply having documents—it's having a plan that works when your family needs it most.

Protect the People Who Matter Most

If you're in a committed relationship but aren't legally married, Florida law may not protect your partner the way you expect.

With thoughtful planning, however, you can provide clear instructions, preserve financial security, and give your partner the legal authority they need during life's most challenging moments.

Whether you have adult children, blended family dynamics, valuable assets, or simply want peace of mind, a comprehensive estate plan can help ensure the life you've built together is protected for the future.

Book your discovery call today!

Dedra Sibley,
PERSONAL FAMILY LAWYER®

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Schedule here

Completed Your Estate Plan in 2023?

If you completed your estate plan with us between January 1 and December 31, 2023, it is time to schedule your complimentary three-year review!
Our team will be reaching out to eligible clients, but you do not have to wait to hear from us!
Contact our office at 321-844-8694 or office@sibleylawpa.com to schedule your review.

2023 Plan Year-End Date: December 31, 2023
Let's make sure your estate plan continues to reflect your wishes, family circumstances, and legacy goals.

We'd Love Your Feedback!

If Sibley Law & Associates helped you create peace of mind for yourself and your family, would you take a minute to leave us a Google review?

SCAN ME!

Your review helps other Florida families find trusted guidance during one of life's most important decisions. Personal recommendations make a real difference, and your experience may give someone else the confidence to finally take the next step in protecting the people they love.

As our way of saying thank you, everyone who leaves a new Google review will receive an "I Did Adulting with Sibley Law & Associates" T-shirt!

Thank you for trusting us with your estate planning journey—and for helping other families plan with confidence.