



LIFE & LEGACY



The Way You Leave an Inheritance Matters

Dedra Sibley, Personal Family Lawyer®

Most parents spend years thinking about how to provide for their children. They save, invest, build businesses, buy homes, and make countless financial decisions, hoping what they leave behind will give the next generation greater security.

But one important question is easy to overlook: How should your children receive their inheritance?

Leaving money or property directly to a child may seem like the simplest and most generous approach. However, an outright inheritance means the child personally owns those assets, which can expose them to unpredictable circumstances. Divorce, lawsuits, bankruptcy, poor financial decisions, or other unexpected challenges can put years of careful planning at risk.

A thoughtful estate plan considers not only who should inherit, but also how that inheritance should be protected and managed.

Divorce Can Put an Inheritance at Risk

Imagine leaving your daughter a substantial inheritance because you want to create a lasting financial foundation for her. Years later, she divorces.

Depending on the circumstances and applicable law, inherited assets can become entangled in marital-property disputes, particularly if they have been commingled with marital assets. What you intended to benefit your child could ultimately become part of a difficult financial negotiation.

You cannot predict what relationships your children will have decades from now. Planning ahead can provide an additional layer of protection and help keep an inheritance aligned with your original intentions.

Debt, Bankruptcy, and Lawsuits Can Change Everything

Good people can experience serious financial problems. A business venture may fail. An unexpected accident can create substantial expenses or liability. Other circumstances may lead to overwhelming debt.

When a child personally owns an inherited asset, creditors or other claimants may be able to reach that inheritance. The concern is not that your child will necessarily experience financial trouble. It is that you cannot know what

circumstances may arise in the future. Estate planning can account for that uncertainty. Rather than assuming everything will go according to plan, you can build a structure that anticipates some of the risks your children may face.

Good Intentions Can Be Undone by Poor Financial Decisions

Parents know their children better than anyone. One child may be an excellent money manager, while another may be impulsive with money, easily influenced by others, or uncomfortable making investment decisions.

An inheritance can be substantial enough to change someone's financial life, but receiving a large sum does not automatically make someone an experienced steward of wealth.

A protective trust can provide a framework that allows a child meaningful access and involvement while adding structure around the inherited assets. The goal is not necessarily to control every financial decision. It is to create a thoughtful way for your child to benefit from what you worked hard to build.

A Large Inheritance Can Affect More Than Finances

Money can change more than a person's bank account. A significant inheritance can affect motivation, identity, spending habits, and a person's sense of responsibility. The goal of estate planning should not simply be to transfer as much as possible, as quickly as possible. It should be to transfer wealth in a way that supports the people you love.

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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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Call Today! 321-844-8694

WHAT'S COOKING



Creamy Butternut Squash Soup

A Warm Bowl of Fall Comfort

This easy, healthy, and delicious soup is perfect for cooler October days. It's rich, flavorful, and packed with nutrients.

Ingredients

- 1 large butternut squash (about 2 lbs), peeled, seeded, and cut into 1-inch cubes
- 2 tablespoons olive oil
- 1 medium onion, chopped
- 3 cloves garlic, minced
- 2 carrots, peeled and chopped
- 2 celery stalks, chopped
- 4 cups low-sodium vegetable or chicken broth
- 1 teaspoon ground cinnamon
- 1/2 teaspoon ground nutmeg
- 1/2 teaspoon salt (or to taste)
- 1/4 teaspoon black pepper (or to taste)
- 1/2 cup heavy cream (or coconut milk for a dairy-free option)
- Optional: roasted pumpkin seeds and fresh parsley for topping

Instructions

- 1 In a large pot, heat olive oil over medium heat. Add onion, carrots, and celery. Cook for 5–7 minutes until softened.
- 2 Add garlic and cook for 1 minute.
- 3 Add butternut squash, broth, cinnamon, nutmeg, salt, and pepper. Bring to a boil, then reduce heat and simmer for 20–25 minutes, or until the squash is tender.
- 4 Use an immersion blender (or carefully transfer to a blender) to puree until smooth.
- 5 Stir in the cream and heat for a few minutes. Adjust seasonings to taste.
- 6 Serve warm and top with roasted pumpkin seeds and fresh parsley if desired.

Perfect for Fall

✓ Comforting ✓ Nutritious ✓ Family-Friendly



Tip: Roast the pumpkin seeds with a little olive oil, salt, and cinnamon for a crunchy, flavorful topping.



(continued from page 1)

A carefully designed inheritance plan can give the next generation an opportunity to use wealth wisely while reducing some of the risks that can come with receiving assets outright.

Consider a Lifetime Asset Protection Trust

One alternative to an outright inheritance is a Lifetime Asset Protection Trust. With this type of structure, the trust owns the inherited assets rather than the child personally owning them. Depending on how the trust is drafted and the applicable law, this can provide an additional layer of protection from risks such as divorce, bankruptcy, and lawsuits. A trust can also be structured to encourage financial responsibility. Your child may have opportunities to participate in managing the trust, learn about investing and giving, and exercise meaningful control without necessarily holding the assets in their individual name. The right structure depends on your family, your assets, and your goals. Estate planning is not just about deciding who gets what. It is about deciding how the people you love will receive what you worked so hard to build.

If you are thinking about the best way to pass wealth to your children, a 15-minute Discovery Call can be a useful place to begin discussing your goals and the planning strategies that may be appropriate for your family. [Book your discovery call today!](#)

On Our Blog



The Tax Burden No One Plans For: A Surviving Spouse's Reality



A "Valid" Power of Attorney Isn't Always Enough



The First 72 Hours After an Emergency: Is Your Family Really Protected?



Beyond Passwords: Why Every Florida Estate Plan Needs a Digital Strategy

A Note From Attorney Dee...

October: A Month to Prepare, Protect & Plan

October is known for pumpkins, cooler weather, and Halloween, but it is also a month filled with reminders about the importance of planning ahead and protecting the people we love.

October is Breast Cancer Awareness Month, a time that reminds us to be proactive about our health. That same principle applies to estate planning. We should not wait for a crisis to make important decisions about who can speak for us, manage our affairs, or care for the people we love.

October also recognizes National Estate Planning Awareness Week, observed during the third full week of October. It is an excellent reminder to review your will or trust, powers of attorney, health care directives, and beneficiary designations—or finally create a plan if you do not have one.

There's also National Financial Planning Month and Long-Term Care Planning Month. And, of course, Halloween teaches us one more lesson: surprises can be fun, but not when it comes to your estate plan!

This October, I encourage you to ask yourself one simple question:
"If something unexpected happened tomorrow, would my family know what to do?"

If the answer is "I'm not sure," now is a good time to start the conversation. At Sibley Law & Associates, we believe it's not just about the documents—it's about the Legacy.

-Dee



Follow us on social media for more resources!



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[Instagram](#)



[LinkedIn](#)



[YouTube](#)



[TikTok](#)

October Offer



No Tricks, Just Protection

Skip the Halloween scares that come from disorganized planning.

Our "No Tricks, Just Protection" special offers a free (\$750 value) Life & Legacy Planning Session to ensure your family and assets are covered—no surprises, no confusion, no haunting financial messes.

Protect your loved ones now, and enjoy the treats later.

Schedule here



Click the image to watch the video!



UPCOMING EVENTS



SIBLEY LAW
& ASSOCIATES, PLLC

PLANNING FOR LIFE... BUILDING FOR LEGACY

Estate Planning 101

EDUCATE | PLAN | PROTECT | EMPOWER

THREE OPPORTUNITIES. THE SAME IMPORTANT CONVERSATION.

Join us for an informative and friendly discussion about estate planning and how to protect what matters most.

THURSDAY
OCT
9

9:00 AM –
10:15 AM
(75 MINUTES)

Coffee & Donuts

AT SIBLEY LAW OFFICE



1682 S. Fiske Blvd.
Rockledge, FL 32955

Start your day with coffee, donuts,
and a valuable conversation about
your family's future.



SEATING IS LIMITED.
REGISTER EARLY!

MONDAY
OCT
20

12:00 PM –
1:15 PM
(75 MINUTES)



Lunch & Learn

LUNCH WILL BE PROVIDED



Sibley Law & Associates, PLLC
1682 S. Fiske Blvd.
Rockledge, FL 32955

Bring your questions and enjoy a complimentary
lunch while learning how to plan for life and
protect your legacy.



SEATING IS LIMITED.
REGISTER EARLY!

WHAT YOU WILL LEARN (AT ALL EVENTS)



Wills vs. Trusts

Which is right
for you?



Protecting Your Assets

for yourself
and your family.



Powers of Attorney

Keep the right
people in charge.



How to Keep Your Family Out of Court and Conflict

Practical steps to reduce
stress and protect relationships.

TUESDAY
OCT
28

6:00 PM –
7:15 PM
(75 MINUTES)

Estate Planning 101

AT FAIRFIELD INN & SUITES



2400 Town Center Ave.
Melbourne, FL 32940

Join us for an evening of education,
community, and conversation about
protecting your loved ones and your legacy.



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REGISTER EARLY!



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Dedra Sibley,
PERSONAL FAMILY LAWYER®

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office@sibleylawpa.com
www.LegacyLawyeratSibleyLaw.com

Schedule here



2023 January						
SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

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?



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.



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