ESTATE & LEGACY NOTES / SEPTEMBER 2026

Does your estate plan still fit your life?

Your plan deserves a checkup

Hello,

Welcome to Estate & Legacy Notes, a new monthly note from Providence Planning with practical ideas to help keep your planning current.

Signing your estate documents is an important milestone. Making sure your family, accounts, and instructions continue to fit together takes occasional attention - especially after a move, a new account, or a change in your family.

What's changed - and what still matters

The federal estate and gift tax basic exclusion is $15 million per person in 2026. Even if federal estate tax is unlikely to affect your family, your plan still needs to address who can act for you and how your wishes will be carried out. IRS update.

Four questions for your fall review

1. Do your beneficiary choices still reflect your wishes?
Review primary and backup beneficiaries on retirement accounts, life insurance, and annuities. These designations generally govern those assets separately from your will, so coordinate any changes with your attorney and the account provider.

2. Have you finished the steps your attorney recommended?
If your plan includes a trust, revisit the funding instructions and ask whether newly acquired assets need attention. Bring questions about ownership and transfers to your attorney before making changes.

3. Are the right people still available to help?
Confirm that your chosen executor, successor trustee, and decision-makers are still appropriate. Make sure they know where to locate the relevant documents and whom to contact.

4. Has your family changed?
A marriage, divorce, death, new grandchild, or child reaching adulthood can be a reason to revisit your planning. A brief conversation can help identify which questions need your attorney's attention.

This month's *Trusts & Estates* also highlights why trusts and beneficiary forms should be reviewed together. Each serves a different purpose; the useful question is how they support your wishes as a whole. Read the article (subscription may be required).

For business owners

Your family's inheritance plan and the plan for your business should work together. Consider who would manage the company, who would own it, and how a transition would be funded. If you have a buy-sell agreement, bring it into the same review as your estate documents and related insurance.

One useful step this month

Contact Providence Planning if you'd like help organizing your planning questions and coordinating the next steps with your attorney. There's no need to send account numbers or estate documents by email; we can arrange an appropriate way to share information.

Warmly,
Providence Planning

Further reading: Estate planning through life's stages, WealthManagement.com, September 14, 2026.

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