

*estate planning*

## When your “simple” estate plans aren’t so simple

Sometimes the most important planning conversations come from situations that, at first glance, appear straightforward. Clarity, alignment, and careful review often matter more than complexity, and peace of mind is often found beneath the surface.

### THE CHALLENGE

We recently worked with a client whose estate plan was up for review. Widowed and in her 80s, she had been very clear about wanting simplicity in her financial life. She owned a home, checking account, and taxable brokerage account, all titled in the name of her revocable living trust. At her passing, she wanted her assets to pass outright to her daughter and granddaughter in equal shares. No special conditions. No restrictions. No complexity. As part of our standard process, we reviewed her existing estate planning documents. At first, everything appeared to be in order. But a deeper review of the trust revealed some unusual language.

### THE PROCESS

The trust included a provision stating that, upon the client’s death, the assets would be used to purchase an annuity for the benefit of her daughter and granddaughter. While annuities can be appropriate in certain situations, this provision seemed inconsistent with her stated goal of passing assets outright and simply.

When I asked whether the annuity aligned with her wishes, her response was immediate and unequivocal: no. She shared that she had a negative experience with annuities many years earlier and would never intentionally structure her estate that way. That moment was pivotal. It wasn’t about legal technicalities. It was about intent. The plan did not reflect what she wanted. We discussed next steps and connected her with an independent estate planning attorney who could review the trust, explain the implications, and make appropriate updates.



## THE OUTCOME

The attorney helped amend the trust, removing the annuity requirement and restructuring the language so the assets would pass in a manner consistent with the client's wishes.

For her, the most meaningful result wasn't a financial metric. It was peace of mind. She could move forward knowing her estate plan truly reflected her intentions and that there would be no surprises or unintended consequences for her family.

## REFLECTION & TAKEAWAY

Estate planning isn't just about having documents in place. Even plans that appear simple can contain provisions that significantly alter outcomes if they're not carefully reviewed.

This experience reinforced the value of thoughtful questions, collaborative conversations, and proactive review. Our role is to help ensure every part of a client's financial plan works together in service of their goals.

Clarity creates confidence. And sometimes, the most impactful planning happens not by adding complexity, but by making sure the fundamentals are truly aligned.

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Our highly credentialed advisors work with clients in all 50 states. Learn more about our approach at [JOHNSONINV.COM](http://JOHNSONINV.COM).

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