

# Estate planning: The right attorney uses a personal approach

By Linda T. Cammuso

If you had a heart condition you would not see a general practitioner or go online to figure out your own treatment. You'd look for a heart specialist — one with extensive training and understanding of coronary heart disease to reduce your risk of a heart attack or stroke.

Similarly, if you need an estate plan you should apply the same approach to selecting the right attorney. Estate planning is serious business; it is not “one size fits all” as online do-it-yourself forms are. Choosing the wrong attorney or using online forms could expose your estate to risks such as unnecessary tax consequences or incorrect disposition of your assets. There is also the risk of unintended personal consequences, such as in the event of disability of a stranger



making life and death decisions for you rather than someone you love and trust.

A seasoned attorney who specializes in estate planning should be your starting point. Proper estate planning goes

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beyond simply drafting a will — it ensures your wishes for health care treatment and financial matters are carried through; and it addresses lifetime exposures to your estate such as creditors and long-term-care/nursing home expenses. Key to this process is that a trusted attorney who takes the time to know your personal story will advise you on the course to take given your life circumstances.

In choosing an estate-planning attorney, here are some points to consider:

- Creating an estate plan is a personal journey. You will share much personal and financial information with your attorney. Importantly, you will want to

select an attorney who is personable and understanding, with whom you feel you can comfortably communicate, and who will take the time to make sure you understand your plan

- Knowledge and skill. Estate planning is serious and complicated and varies from state-to-state. The process requires a comprehensive approach, one that reaches well beyond writing a will, in partnership with a specialist who will ensure that your most important goals are accomplished.

Consider also with respect to online estate plans:

- Online forms may seem intriguing and convenient; however, the forms available are deliberately generic. What works for others might not work for you. An estate plan should be personalized to each person's circumstances.

- Software programs and books on estate planning frequently contain a disclaimer that states, in a nutshell, that the

information is not legal advice or even a substitute for it — then go on to say “For legal advice consult with an attorney.”

- When you hire an estate-planning attorney you get more than a stack of documents; you get expert advice from a specialist that is specific to your circumstances.

There is no shortcut when it comes to estate planning. Steer clear of simplified forms and look for a qualified attorney to create your plan. Finding an attorney might be as easy as asking friends, family and financial advisors for a referral.

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