



Estate Planning in Oak Brook, IL Guards Against Family Conflict

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Death, disability, and divorce remain the three legal problems most likely to upend a family's finances, and for many households in the western suburbs of Chicago, the plans meant to protect against them turn out to be incomplete when the moment actually arrives. Family, Wealth & Legacy Legal Solutions has built its practice around addressing that gap, and its work sheds light on a pattern that shows up again and again in estate planning in Oak Brook, IL: documents get signed, then forgotten, until a crisis exposes what was missing.

The firm's attorneys point to a common misconception as the root of the problem. Many people assume a will alone keeps their family out of probate court. It does not. A will only takes effect after death and offers no protection during incapacity from illness or injury, a phase of life that can last months or years before death ever enters the picture. Family, Wealth & Legacy Legal Solutions structures its planning process around all three phases of life, capacity, incapacity, and death, rather than treating a will as a complete solution on its own.

That distinction matters more than most families realize until they are living through it. Without a properly

funded trust or updated powers of attorney, a spouse or adult child may need to petition a court for guardianship just to pay bills or make medical decisions on behalf of an incapacitated loved one. Illinois also imposes its own estate tax on estates exceeding \$4 million, with no portability between spouses, meaning any unused exemption from a deceased spouse's estate cannot simply carry over. For households approaching that threshold, the firm's attorneys note that proactive planning can prevent a costly and avoidable tax bill later.

Family, Wealth & Legacy Legal Solutions has also moved away from the traditional two-meeting model still common across much of the estate planning in Oak Brook, IL market. That approach, often completed in a matter of hours, tends to leave clients with a binder of documents and little understanding of how those documents actually function when needed. In its place, the firm uses a four-meeting process that spans education, design, signing, and delivery, followed by review meetings roughly every three years to account for changes in family circumstances, financial holdings, or the law itself. Recent federal changes underscore why that ongoing review matters: the federal estate and gift tax exemption is set to reach \$15 million per person for 2026 under adjustments tied to the One Big Beautiful Bill Act, a figure that shifts planning strategy for many families and is scheduled to keep adjusting for inflation in the years ahead.

Beyond tax and probate concerns, the firm has built tools addressing issues that traditional plans often overlook entirely, including guardianship designations for minor children, financial inventories to help loved ones locate assets after a death, and letters notifying named fiduciaries of their roles ahead of time. According to the firm, these gaps, rather than the more commonly discussed tax questions, are often what leave families in conflict or confusion after a death or incapacity occurs. For more information, visit fwlls.com.

Family, Wealth & Legacy Legal Solutions is an estate planning and family law firm based in Oakbrook Terrace, Illinois, serving clients throughout the greater Chicagoland area, including DuPage, Cook, Will, Kane, Kendall, and DeKalb counties. The firm assists individuals and families with wills, trusts, powers of attorney, health care directives, and long-term planning strategies designed to protect assets and reduce conflict across generations.

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