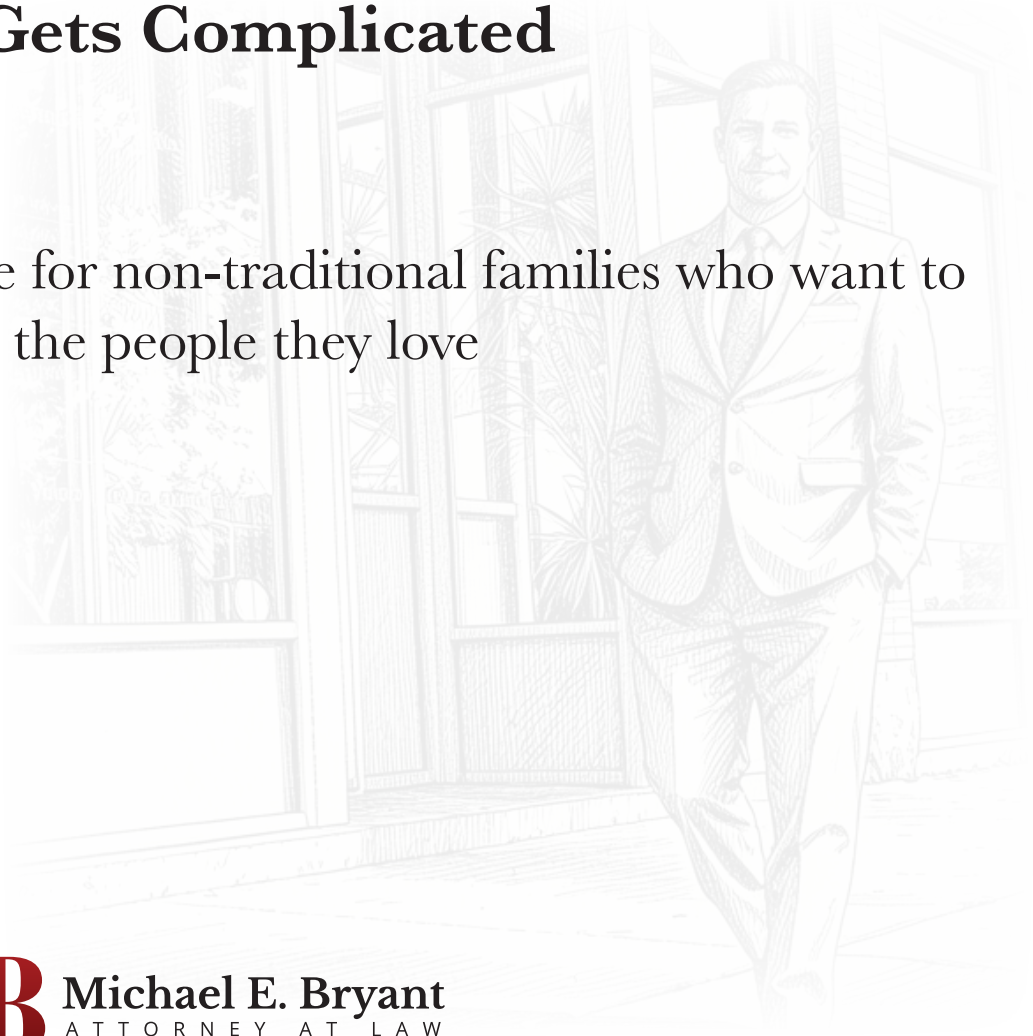


Estate Planning
for Messy Modern Families

How to Be the Adultier Adult When Life Gets Complicated

A guide for non-traditional families who want to protect the people they love



MEB Michael E. Bryant
ATTORNEY AT LAW

Contents

Page 3 ..... *Chapter 1: The Reality Check*

Page 4 ..... *Chapter 2: "I Don't Have Enough to Worry About This"*

Page 5 ..... *Chapter 3: Why Traditional Estate Planning Falls Short*

Page 6 ..... *Chapter 4: The Messy Modern Family Spectrum*

Page 9 ..... *Chapter 5: "We'll Figure It Out" Is Not a Strategy*

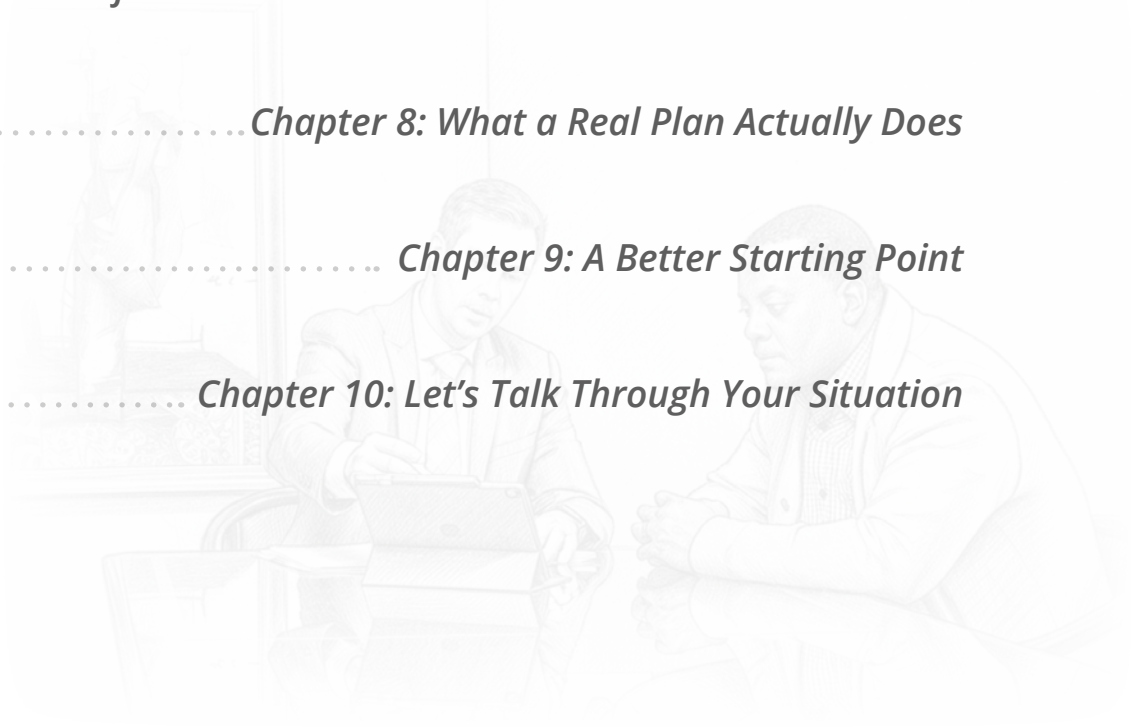
Page 10 ..... *Chapter 6: What This Actually Looks Like*

Page 12 *Chapter 7: Life Insurance Is a Great Start. It's Not the Full Plan.*

Page 13 ..... *Chapter 8: What a Real Plan Actually Does*

Page 14 ..... *Chapter 9: A Better Starting Point*

Page 15 ..... *Chapter 10: Let's Talk Through Your Situation*



Chapter 1:
The Reality Check



Let's start with a simple question.

If something happened to you tomorrow, what would happen to your money and who would be making decisions for your kids?

Most people have a quick answer.

- ***It would go to my kids.***
- ***My spouse would handle it.***
- ***I already filled something out at work for my life insurance.***

And in many cases, those answers feel completely reasonable. But many families fall into a gap that most people don't think about.

What you assume happens and what actually happens can be very different.

Especially when your family doesn't fit a simple structure. Divorced. Remarried. Kids from different relationships. Same-sex couples are navigating laws that haven't fully caught up. Unmarried partners. Chosen family. Estranged relatives.

This isn't unusual anymore. It's common.

The issue is that the legal system still applies a default structure if you don't put your own plan in place. And that default doesn't know your relationships. It doesn't know your history. It doesn't know your intentions.

That's where families get surprised later. Not because anyone did anything wrong, but because no one made the decisions in advance.

Chapter 2:
"I Don't Have Enough to Worry About This"

This is the single most common thing I hear. And it's the one I want to address head-on.

Estate planning isn't about how much money you have. It's about who controls what you do have — and who takes care of your children if you aren't here.

Think about what you actually have right now. A life insurance policy through work. A car. A bank account. Maybe a home. These things have real value. And more importantly, they represent your ability to take care of your kids even if you're gone.

Without a plan, the question isn't whether those things will be distributed. They will be. The question is whether the distribution will reflect what you actually wanted or whether it will follow a formula that has no idea who your family really is.



For non-traditional families, especially, the default formula is often exactly wrong.

So if you have children, an ex, a new partner, or anyone in your life who depends on you, this applies to you.

Not someday. Now.



Chapter 3:
Why Traditional Estate Planning Falls Short

Traditional estate planning assumes traditional families. One spouse. Shared children. Clear lines of inheritance. Predictable relationships.

But that isn't what most families look like anymore.

People get divorced and rebuild their lives. They remarry and blend households. They have children across multiple relationships. They stay connected to some family members and distant from others.

The legal system can handle all of it, but only in a very general way without a plan in place. When there's no plan, the system applies a standard structure. It doesn't ask what you would have wanted. It doesn't account for complicated family dynamics. It doesn't adjust for trust, relationships, or intent. It simply follows a formula.

And for many couples and families, that formula doesn't reflect reality.

Chapter 4:
The Messy Modern Family Spectrum



Most people don't think of themselves as having a "complicated family." But when you look closer, many families fall somewhere on this spectrum.

You might be here if:

- **You're a divorced parent** raising children and trying to figure out how to protect them financially without your ex having full control over everything.
- **You're remarried** and trying to balance children from a previous relationship with a new family structure.
- **You have children with different partners** and want to make sure each child is treated fairly based on your intent, not just a default rule.
- **You're in a relationship that isn't legally recognized** in the same way as marriage and want to make sure your partner is protected.
- **You're estranged from parents or siblings** and don't want them making decisions or receiving assets by default.
- **You're part of an LGBTQ+ family** - whether that means a same-sex couple, a family built through adoption or surrogacy, or a chosen family structure, and you want to make sure your relationships are legally protected, because the default rules often don't reflect how your family actually works.
- **You're married without children** and assume your estate will go to your spouse, but haven't thought through what happens beyond that, or what the default rules would produce if you're both gone.

This is what modern families look like. It isn't that something is wrong. It's that the systems around planning haven't kept up.



The Overlooked Plan: Married, Childfree, and Completely Unprotected

There's a group of people who almost never think estate planning applies to them. They're married, financially comfortable, and don't have children. And because most estate planning conversations start with "what do you want to happen to your kids," they tune out early and assume this isn't for them.

Most people in this situation don't realize without a plan, your estate doesn't just go to your spouse and stop there. If you're both gone, the default structure kicks in. And in most cases, that means your assets go to your parents.

I had a couple come to me who put it plainly: "I love my parents, but they don't need the money. I would rather it go to my nieces and nephews."

That's a completely reasonable thing to want. But it doesn't happen automatically. Without a plan, the law decides, and the law doesn't know your intentions.

Then came the second layer. Even if they could direct money to their nieces and nephews, those children are minors. And their legal guardian was someone this couple didn't trust to manage money in the children's best interest, would be the one in control of it.

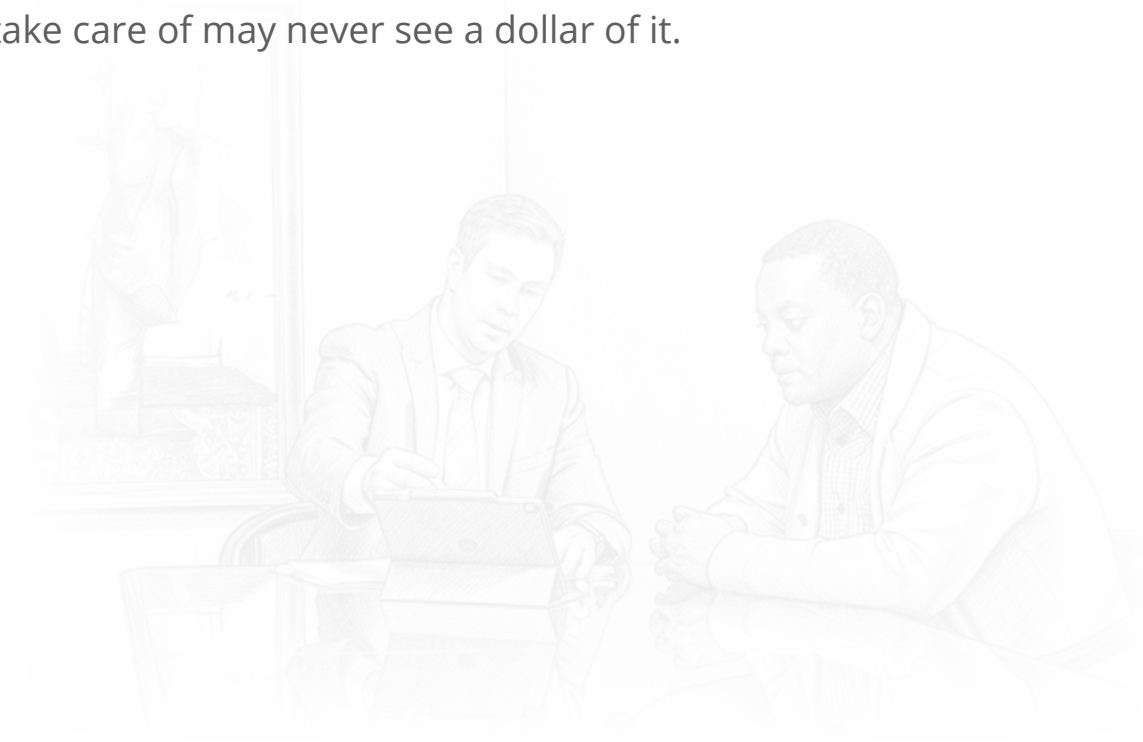
"I don't want her in charge of that money. But if she's their legal guardian, that's exactly what would happen without a plan in place."

This is a distinction most people don't know exists: being a child's legal guardian and managing money left for that child are two separate things. A trust can separate them. You can name a trustee - someone you actually trust - to manage and distribute the funds for your nieces and nephews, independently of who has custody of them.

That's exactly what this couple did. Their estate now goes to the people they actually wanted to benefit. The money is protected.

And the person they did not trust isn't involved.

If you're married without children, your estate plan isn't simpler than everyone else's. It's just different. And without one, the people you actually want to take care of may never see a dollar of it.



Chapter 5: ‘We’ll Figure It Out’ is Not a Strategy



A lot of families operate with an unspoken assumption that things will just work themselves out. That people will come together, make the right decisions, and do what feels fair in the moment.

But when there is no clear plan in place, decisions still get made. They just get made by default.

The system steps in with a standard structure. Assets are distributed based on a formula. If children are minors, someone has to step in to manage that money. And that person may or may not be who you would have chosen if you had taken the time to think it through.

And all of this is happening at a time when your family is already dealing with loss, stress, and a lot of emotion.

In my work as both a family law and estate planning attorney, I have seen how this plays out in real life. An ex ends up involved in managing money for children, not because that was the intention, but because no alternative was put in place. Children from different relationships are treated the same on paper, even when the situation calls for something more thoughtful. Assets go to people who were no longer part of someone’s life, simply because nothing was ever updated.

No one set out for it to happen that way. It happens because decisions were never clearly made and written down.

Chapter 6:
What This Actually Looks Like

Let me share a situation I have seen play out in my practice. The details have been changed to protect privacy, but the core is real and more common than you might think.



> ***A divorced mother of two had a life insurance policy through her job. She'd named her children as beneficiaries, which felt right. But her children were minors. And when a minor is named as a direct beneficiary, they cannot manage the money themselves.***
>
> ***So who stepped in to manage it? Under the default structure, it was her ex-husband. The same person she had separated from. The same relationship dynamic she absolutely would not have chosen.***

She had also since moved on. She had a new partner and a child with him. She wanted to make sure all of her children, from both relationships, were taken care of.

The solution was a trust. She structured things so that her new partner could manage the funds for all her children, with clear guidance on how the money was to be used. Her ex was not involved. Her kids were protected. And she had made the decision, not the courts.

That is what a plan actually does. It replaces default outcomes with intentional ones.

Here is what this can look like in other situations:

- **A remarried parent wants to provide for both their current spouse and children from a previous relationship.** Without clear planning, there is a risk that one side of the family unintentionally receives more or less than intended.
- **A person named a beneficiary on a life insurance policy years ago and has never updated it.** Over time, relationships change, but the paperwork does not. The result may not reflect their current family at all.
- **A parent assumes their children will figure it out together**, but without guidance, disagreements arise about what was intended and who should be responsible.
- **A lesbian couple has built their life around chosen family** — but without a plan, the law doesn't automatically honor that. Assets could pass to a biological family member they're no longer close to instead of the spouse they built everything with.

In each of these situations, the issue is not money. It is clarity.

Chapter 7:
Life Insurance Is a Great Start. It's Not the Full Plan.



Most people already have some form of life insurance, and for many, it comes through work. You sign up during onboarding, name a beneficiary, and move on because it feels like a box that needs to be checked.

And to be fair, it's a good step. But it is usually not the full picture.

What often gets missed is how important that one decision actually is. If that policy pays out, it can become one of the most significant financial resources your family receives. At that point, the question is not just who receives the money, it's what happens after that.

Three things most people do not realize about life insurance beneficiaries:

- **If your children are listed as beneficiaries and they are still minors**, they cannot manage that money themselves. Someone else will step in, and that someone may not be who you would've picked.
- **If your beneficiary designation has not been updated in years**, it may not reflect your current relationships or intentions.
- **If there is no structure around how that money should be used**, there is no real guidance on how it will support your children over time.

This is one of the most overlooked parts of planning because it feels like it has already been taken care of. In reality, it is often only partially thought through.



Chapter 8:
What a Real Plan Actually Does

A real plan is not about making things more complicated. It's about making things clearer.

It takes what most people assume will happen and turns it into something defined and easy to follow. Instead of leaving things open to interpretation, it answers the questions your family would otherwise have to figure out on their own.

- **Who receives your assets?**
- **Who is responsible for managing them?**
- **How is money used for your children?**
- **How is a blended family handled based on what you actually want, not a default formula?**

It turns assumptions into instructions. More importantly, it gives your family something most people do not have in that moment: direction.

Because I practice both family law and estate planning, I can see the full picture of where families run into trouble, and design plans that actually reflect how real families work, not just how the law assumes they work.



Chapter 9:
A Better Starting Point

If your family situation is not simple, a standard approach is unlikely to reflect what you actually want. And for most people, that's where things get stuck, not because they don't care, but because it feels like something you need to have fully figured out before you start.

You don't.

You don't need to walk in with all the answers. You just need to be willing to start asking the right questions.

- **What would happen today if something happened to you?**
- **Would that match what you want?**
- **And if not, where are the gaps?**

That's really the starting point. Once you can see the gap between what would happen and what you want to happen, it becomes much easier to take the next step.

Chapter 10:
Let's Talk Through Your Situation



At the end of the day, this isn't about having a perfect plan or covering every possible scenario. It is about making sure that important decisions are not left to chance.

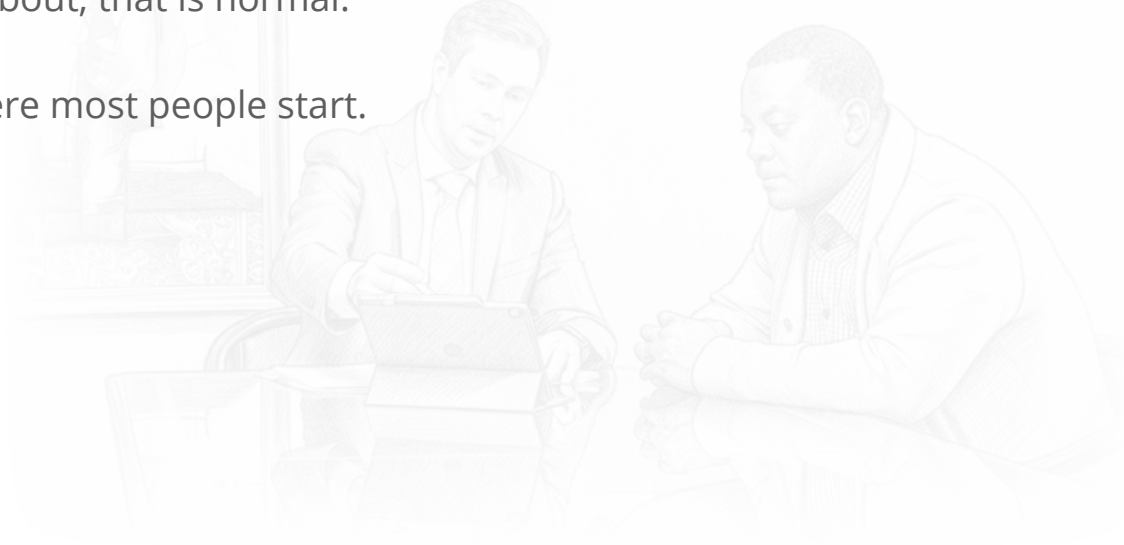
Most people want the same things:

- **The people they love are taken care of — kids, spouses, chosen family, and everyone in between.**
- **Their wishes are respected.**
- **Their family isn't left to figure everything out on their own.**
- **And for LGBTQ+ couples and childfree partners especially, that the law actually reflects who they are and who they've chosen.**

The only question is whether those things are clearly defined or left to be sorted out later.

If you are reading this and realizing there are a few things you are not completely sure about, that is normal.

That's exactly where most people start.



The Planning Meeting

The next step is a planning meeting. It costs $350, and here is what it actually looks like.

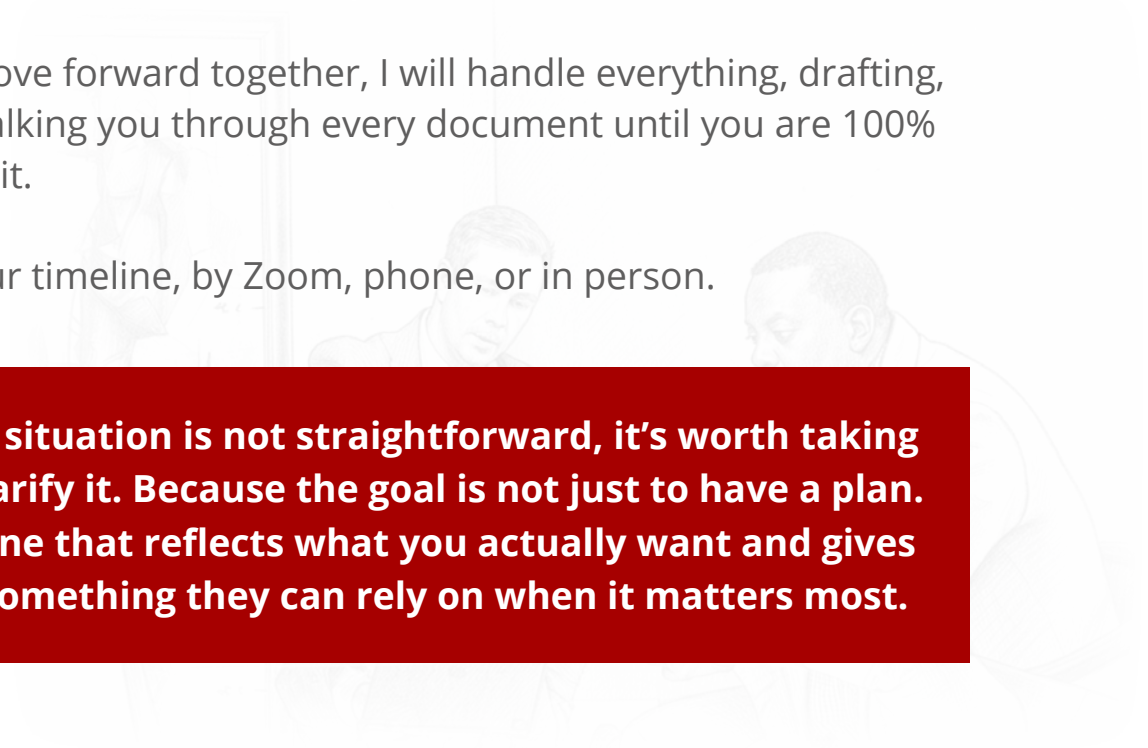
We sit down together, and I ask you the questions most people have never been asked about your family. Not legal jargon, real questions.

- **Who do you consider your family?** Not just legally, the people who actually matter to you.
- **What assets do you have?** We look at what would be there if something happened to you.
- **What do you want to happen?** For your children, your partner, your belongings.
- **Where are the gaps?** I will show you what the current default would produce and where it does not match your intentions.

From there, I outline which options make sense for your situation and their costs. There is no pressure. No obligation beyond the meeting itself. Just clarity about where you stand.

If we decide to move forward together, I will handle everything, drafting, reviewing, and walking you through every document until you are 100% comfortable with it.

We do this on your timeline, by Zoom, phone, or in person.



If your family situation is not straightforward, it's worth taking the time to clarify it. Because the goal is not just to have a plan. It is to have one that reflects what you actually want and gives your family something they can rely on when it matters most.

MEB Michael E. Bryant
ATTORNEY AT LAW

Ready to get clarity?

Book your planning meeting today.

$350 • No obligation beyond the meeting itself



(419) 243-3922
1119 Adams Street, 2nd Floor, Toledo, OH 43604
MessyModernFamily.com