

Estate Planning

Solutions

Your friends-in-law.



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Serving Clients Across
Minnesota

Working with Johnson/Turner



Your friends in-law.

At Johnson/Turner, we believe estate planning isn't just about documents—it's about **peace of mind**, family connection, and protecting the life you've worked hard to build. Whether you're creating a plan for the first time or updating an existing one, you're taking an important step toward clarity, control, and confidence about the future.

This guide will walk you through the essentials: what you need, why it matters, and how we'll help you create a plan that reflects your values and goals. You'll work with a dedicated team—attorney, paralegal, and support professionals—who are here to guide you with experience, empathy, and straightforward communication.

You're not just planning for the unknown—you're making sure your wishes are known. We're honored to be part of that process.

WHAT WE STAND FOR

Our Values



We answer the call.

We are reliably timely and responsive.
We rise to the occasion.
We serve the client not just the case.



We do what it takes.

We commit fully.
We find solutions.
We are scrappy.
We have fun.



We are optimistic.

We are hopeful.
We assume the best.
We have positive attitudes.



We are Friends-in-Law.

We treat each other and our clients like we'd want our friends to be treated.



We are bold innovators.

We are risk-takers.
We try new things.
We learn.
We support each other.



Planning for Estate Planning

A great estate plan goes beyond dividing assets—it's about protecting what matters most: your wishes, your loved ones, and your long-term peace of mind. Before we begin building your plan, we take the time to understand your goals, concerns, and the vision you have for your life and legacy. That starts with a few thoughtful questions about your goals and concerns.

Your Objectives & Concerns

This is your life. Your family. Your future.
Estate planning is about protecting all three.

Before we dive into documents and legal tools, it's important to pause and reflect on what really matters to you. Our process is built to keep your priorities front and center—and help you make decisions that align with your values and goals.

Here are a few thought-starters that may help clarify what you want to achieve through your estate plan:



1. Trust

Who do you trust to carry out your wishes—and why?

Choosing someone to manage your health, finances, or estate is a deeply personal decision. Think about the people in your life who are dependable, emotionally steady, and who understand your wishes. Trust isn't just about logistics—it's about shared values and respect.

*Who would you want making decisions on your behalf if you couldn't?
Who do you feel confident will honor your legacy?*

2. Worries

What keeps you up at night when you think about the future?

It's normal to have fears around what happens when you're gone—or if something happens unexpectedly. Maybe you're worried about creating burdens for your family, leaving things unclear, or not having the right protections in place.

What are you trying to prevent, protect, or prepare for by creating your estate plan?

3. Conflict

Do you anticipate tension or disagreement among your family or heirs?

Family dynamics can be complicated. Sometimes, clear legal planning is the best way to minimize emotional strain, avoid misunderstandings, and protect relationships.

Are there people in your life who may need more structure or support? Is there potential for conflict that a well-crafted plan could help avoid?

4. Guardianship

If something happened tomorrow, who would care for your children?

Naming a guardian is one of the most important—and emotional—decisions for parents. It's about choosing someone who shares your parenting values, can provide stability, and would lovingly step into your role if needed.

Who do you trust to raise your children? What kind of guidance or structure would you want to leave behind for them?

5. Life Vision

What kind of life are you working to build—and how can your plan support it?

Estate planning is about more than death—it's about living with intention. Think about how your plan can reflect your vision for a meaningful, stable, and values-aligned life now and in the future.

What does peace of mind look like to you? What kind of support do you want for your future self?

6. Legacy

What do you want to pass on—beyond money or possessions?

Your legacy includes your values, beliefs, and the lessons you hope your loved ones carry forward. Planning ahead gives you the chance to express those things clearly and intentionally.

What impact do you want to leave behind? What do you hope your loved ones will remember, feel, or carry forward because of you?

Creating the “Perfect” Estate Plan

Every Johnson/Turner estate plan includes the same strong foundation—but your goals, assets, and family structure will help determine which version is the best fit for you.

Think of it like a simple formula: both options give you the essentials, but a Trust-based plan adds extra layers of control, flexibility, and privacy. Use the guide below to help you start thinking about what’s right for your life and legacy.



Do I Need a Will-Based or a Trust-Based Plan?

When it comes to estate planning, a Will and a Trust are powerful tools to protect your wishes and your loved ones. Both help pass on your assets—but in different ways. Knowing how each works will help you choose the right fit for your life and goals.



Will-Based

Estate Plan

WHY IT MATTERS:

- Without a Will, the state decides who inherits your property and who raises your children.
- A Will lets you name a Personal Representative to carry out your wishes.
- You can include charitable gifts, personal items, and instructions for specific individuals.
- While a Will alone does not avoid probate, it can make the process simpler, clearer, and less stressful for your loved ones.
- Even if you have a Trust, you’ll still need a Pour-Over Will to cover anything outside the Trust.

Your Will speaks for you when you no longer can—make sure it reflects your values, your people, and your plans.

A **Will** is a legal document that outlines your wishes for what should happen after you pass away. It allows you to name who will receive your assets, who will manage your estate, and who will care for your minor children if needed.

WHO NEEDS ONE?

Every adult age 18 and older—especially if you have children, own property, or want to ensure your voice is heard after you’re gone.

- or -



Trust-Based

Estate Plan

WHY IT MATTERS:

- Avoids probate and keeps your plan private.
- Allows you to decide when and how assets are distributed.
- Helps manage your financial life if you become incapacitated.
- Provides structure for young beneficiaries or those who need financial oversight.
- Supports blended families, charitable giving, and more customized planning.

A Trust is more than a legal tool—it’s a flexible strategy for protecting what you’ve built and guiding how it’s passed on.

A **Trust** is a legal tool that holds and manages your assets during your lifetime and distributes them after your death—without going through probate. It gives you more control, flexibility, and privacy than a Will alone.

WHO NEEDS ONE?

Anyone who wants to plan for complex family dynamics, control how and when assets are passed to heirs, or who needs to take additional steps to avoid probate.

Foundations of Your Estate Plan



Every estate plan we create includes three foundational documents. These tools ensure that your voice is heard, your finances are protected, and your property is passed on smoothly—no matter what life brings.

These aren't just legal forms. They're a way to protect your loved ones, reduce stress during difficult times, and make sure your wishes are followed.



Health Care Directive

A **Health Care Directive** is a legal document that lets you name someone you trust to make medical decisions for you if you're unable to speak for yourself. It also gives you space to outline your preferences for care and end-of-life choices.

WHO NEEDS ONE?

Every adult (age 18 and older)—because unexpected medical events can happen at any age.

WHY IT MATTERS:

- You stay in control by making your wishes known in advance.
- You choose who will speak for you and how decisions should be made.
- It can include instructions around life support, organ donation, burial or cremation preferences, and more.
- It allows medical professionals to share information with your named agents by waiving HIPAA restrictions.

A Health Care Directive ensures that the people you trust most—not the courts—are the ones making decisions when it matters most.



Power of Attorney

A **Power of Attorney** is a legal document that lets you appoint someone you trust to manage your finances and legal affairs if you become unable to do so yourself. This person—called your “agent”—can act immediately or only if you're incapacitated, depending on how the document is written.

WHO NEEDS ONE?

Every adult (age 18 and older)—because financial emergencies and unexpected health issues don't wait for retirement.

WHY IT MATTERS:

- You stay in control by choosing who can act on your behalf and when.
- Your agent can step in to pay bills, manage property, handle taxes, or oversee accounts without court involvement.
- Most Powers of Attorney remain valid even if you lose the capacity to make decisions—ensuring seamless support.
- It automatically ends upon your death.

Without a Power of Attorney in place, your loved ones may need to go through a lengthy and expensive court process just to help you.



Transfer on Death Deed

A **Transfer on Death Deed (TODD)** is a simple legal tool that allows your real estate to pass directly to a chosen beneficiary when you die—without going through probate.

WHO NEEDS ONE?

Any property owner who wants to avoid probate and ensure a smooth, court-free transfer of real estate after death.

WHY IT MATTERS:

- Transfers ownership of your home or other real estate automatically upon your death
- Avoids court involvement and probate delays for your beneficiaries
- Keeps your name on the title during your lifetime—you retain full control
- Applies only to the property listed in the deed (does not affect other assets)

A TODD is one of the easiest ways to ensure your property goes where you want it to—quickly, smoothly, and without unnecessary legal hassle.

What is Probate?

Probate is the court-supervised legal process used to settle a person's estate after they pass away. If someone dies owning assets in their own name—without joint ownership, beneficiary designations, or a Trust—those assets generally must go through probate before they can be legally transferred to heirs or beneficiaries.



Who Does Probate Affect?

Probate impacts everyone connected to the estate:

- **Heirs and Beneficiaries:** Must wait to receive their inheritance, sometimes for months or longer.
- **Personal Representative:** Carries the legal responsibility for managing the estate correctly. Mistakes can lead to personal liability.
- **Creditors:** Have the opportunity to seek repayment before heirs receive anything.
- **Family Members:** May experience delays, added expenses, and stress during an already emotional time.

Why Can Probate Be Difficult?

While probate serves an important legal purpose, it often brings added challenges for families:

- **Slow Process:** Even simple probate cases can take 9–12 months or more to complete; complicated cases take longer.
- **Costly Court and Legal Fees:** Filing fees, attorney fees, appraisals, and other costs can eat into the estate's value.
- **Public Record:** Probate cases are part of the public court system, meaning anyone can access basic information about the estate.
- **Family Stress:** Managing the estate, handling creditor claims, and addressing emotional disputes can create additional strain on grieving loved ones.

How Can You Avoid Probate?

Good estate planning can minimize or even eliminate the need for probate—saving your loved ones time, money, and stress. Here are common strategies we use:

- **Revocable Living Trust:** Place your assets in a Trust during your lifetime so they transfer directly to beneficiaries without court involvement.
- **Transfer on Death Deed (TODD):** For real estate, a TODD allows your property to pass automatically to a named beneficiary when you pass away—no probate needed.
- **Beneficiary Designations:** Name beneficiaries directly on financial accounts, life insurance policies, and retirement plans to bypass probate.
- **Joint Ownership with Right of Survivorship:** Property owned jointly can transfer automatically to the surviving owner outside of probate.

How to Avoid Probate?

With a Will Only → Probate is Likely

With a Trust + TODD + Beneficiary Designations → Probate Avoided



The Johnson/Turner Difference



Estate planning isn't just about paperwork—it's about **protecting your family, your values, and your vision for the future**. At Johnson/Turner, we approach this process with care and clarity, helping you create a plan that reflects what matters most to you. Whether you're just starting or updating an existing plan, we'll guide you through every decision, with a focus on simplicity, transparency, and long-term peace of mind.



Fixed-Price Packages

No surprises. Just clarity. Our estate planning solutions are built around transparent, fixed-fee pricing—so you know exactly what to expect, with no hidden costs or hourly rates.



A Full Team Behind You

You don't get just an attorney—you get a full support team. From legal strategy to paperwork to emotional clarity, we've got your back every step of the way.



Plans That Fit Real Life

Your family isn't one-size-fits-all—your estate plan shouldn't be either. We customize your plan to reflect your goals, your people, and the legacy you want to leave behind.

DEFINITIONS AND TERMS

Common Legal Terms

Advance Directive	The standard Minnesota courts use when deciding custody—based on factors like the child's needs, safety, relationships, and stability.
Beneficiary	A person or organization you name to receive something from your estate, trust, or insurance policy.
Conservator	A person appointed by the court to manage someone's finances when they're unable to do so themselves due to incapacity.
Decedent	The legal term for someone who has passed away.
Fiduciary	A person legally responsible for managing someone else's assets. This could be a trustee, personal representative, or agent under a Power of Attorney.
Grantor	The person who creates a Trust and places assets into it. Also called a Trustor or Settlor.
Intestate	Dying without a Will. State law decides who inherits your property.
Irrevocable Living Trust	A trust that cannot be changed or revoked once it's created and funded. It removes assets from your estate for tax, asset protection, or Medicaid planning purposes.
Personal Representative	The person appointed to carry out the instructions in your Will and manage your estate. Also called an Executor.
Pour-Over Will	A special type of Will used with a Trust. It ensures that any assets not already in the Trust at the time of death are transferred into it.
Revocable Living Trust	A legal tool that holds your assets during your lifetime and allows them to be managed or passed on privately after your death. You can change or revoke it at any time while you're living.
Successor Trustee	The person who takes over managing your Trust if you can no longer do so or after you pass away.

Other Practice Areas

Johnson/Turner offers the same type of client-centered, non-traditional approach to a wide range of legal practice areas. For more information as well as FAQs, eBooks, and other resources, please visit johnsonturner.com.



FAMILY LAW

If legal difficulties or a complex situation are unsettling your family, we can help you restore balance.



ESTATE PLANNING

Every adult needs some form of Estate Planning, even if it's just a health care directive. Securing your future is a concern of ours today.



PROBATE

The death of a loved one can begin a complicated and confusing process, made all the harder by your grief. We're here to help you navigate the process.

AND MORE!

We also offer a wide range of practice areas, including litigation, real estate law, and many other areas.



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