

# Chambliss Estate Planning Newsletter – March 2025

We all remember “The Brady Bunch” — the picture-perfect story of two families seamlessly coming together under one roof, complete with a catchy theme, and every conflict resolved neatly in 22 minutes. But in reality, blending families is rarely that simple...

## Section 1.01      **Estate Planning for Blended Families: Key Considerations to Protect Your Loved Ones**

By: [David Roberts](#)

We all remember “The Brady Bunch” — the picture-perfect story of two families seamlessly coming together under one roof, complete with a catchy theme, and every conflict resolved neatly in 22 minutes. But in reality, blending families is rarely that simple — especially when it comes to estate planning.

For families with minor children, blended or not, designating the proper guardian should be carefully considered. Ideally, each biological parent will participate in the discussion and agree on the guardian and order of succession for each child so conflicts after death are minimized. If a minor child has not been adopted by a stepparent, there is no guarantee the minor child will remain in the custody of the stepparent, rather than being placed with biological relatives. A court will weigh the best interests of the child. Naming guardians in a properly executed will can provide clarity and peace of mind.

Additionally, it is important to understand that beneficiary designations on retirement accounts, life insurance policies, and other payable-on-death assets supersede the instructions in a will or trust. Many individuals forget to update these designations after remarriage, inadvertently leaving significant assets to an ex-spouse instead of their current spouse or children. Property owned jointly as husband and wife passes to the decedent’s surviving spouse — and, subsequently, that spouse’s children — potentially leaving children unintentionally disinherited. Regularly reviewing and updating beneficiary designations and property ownership structures is critical to ensuring that assets pass as intended.

For those who have not created an estate plan, intestate succession laws will govern how their assets are distributed. In many jurisdictions, a surviving spouse and children share the estate in portions that may not reflect the deceased’s preferences. This can result in financial strain for a surviving spouse who expected to receive the full estate or partial disinheritance of children from a prior marriage. Establishing a clear estate plan avoids these default rules and ensures that assets are distributed according to the decedent’s wishes.

Prenuptial agreements also play an essential role in estate planning for blended families. These agreements clarify each spouse’s rights to property acquired before and during the marriage, protecting children from a prior relationship while providing for a surviving spouse. A well-drafted prenuptial agreement that operates in tandem with a comprehensive estate plan can prevent costly legal disputes and ensure that all parties are treated fairly.

Blended families require comprehensive estate planning strategies to balance the intended disposition to a surviving spouse, biological children, and stepchildren. Without careful planning, unintended consequences often arise, leading to confusion and conflict. An experienced estate planning attorney can provide tailored solutions to help families

navigate these complexities, ensuring their legacy is preserved and their loved ones are cared for according to their wishes.

**Be sure to prioritize your estate planning to protect your loved ones and ensure your wishes are honored. If you need assistance creating a personalized plan to address your unique situation, contact [David Roberts](#) or another member of our [estate planning team](#).**

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## Estate Planning Resources

### Tax Break Helps Pay for CCRC Fees

Continuing Care Retirement Communities (CCRCs) provide the entire continuum of care under one roof for senior residents, from independent living to assisted living and skilled nursing care. While this model eliminates the stress and disruption of moving multiple times as care needs change, it comes with a significant financial commitment...

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### **An Elder Care Lawyer Can Help You Get Medicaid Home Care**

The over-65 crowd is growing dramatically. Millions of baby boomers are transitioning into older adulthood and are living longer than previous generations. According to recent U.S. Census Bureau data, the U.S. population over the age of 65 is expected to balloon from about 56.1 million in 2020 to about 82.1 million in 2050...

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### **How To Get a Disabled Parking Permit**

Disabled parking permits enable individuals with mobility issues to access businesses and public spaces more easily. These permits come in various forms, each intended to meet different needs. Understanding the types, the process for obtaining them, and where they can be used is necessary for those who require these accommodations...

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## Upcoming Events

### [GCA Centre for Adult Autism In-Person Social Support Group](#)

**Where:** Chattanooga Pizza Co. (2000 E 23rd Street) | **When:** March 25, 2025

Meet with like-minded individuals at the GCA Centre for Adult Autism's monthly in-person support group. The group will meet from 6-7:30 p.m. If you have any questions, please email Jamie Mackintosh at [jamie@chattanoogaautismcenter.org](mailto:jamie@chattanoogaautismcenter.org).

### [Club Discovery at the Creative Discovery Museum](#)

**Where:** Creative Discovery Museum | **When:** March 25-April 29, 2025

Club Discovery is an inclusive after-school program for children ages 6-12 of all abilities to form connections with their peers, strengthening their bodies, and enjoy the Museum! Session 2 begins March 25 and runs through April 29. Join Club Discovery on Tuesday nights from 5:30-7:30 p.m. To register, visit the [Club Discovery website](#).

### [Chattanooga Outdoor Festival: Catalyst Sports Outreach Event](#)

**Where:** High Point Climbing and Fitness (219 Broad Street) | **When:** April 15, 2025

Catalyst Sports is excited to be part of the Chattanooga Outdoor Festival, where they'll be hosting a table and offering adaptive mountain bike demo rides! This is a great opportunity to introduce more people to adaptive sports, recruit new riders, volunteers, and sponsors, and grow their community. Visit the [Catalyst Sports website](#) for more information.

### [Catalyst Sports Adaptive Climbing](#)

**Where:** High Point Climbing and Fitness (219 Broad Street) | **When:** April 15, 2025

Catalyst Sports is a nonprofit organization whose mission focuses on empowering people by providing the highest quality of adaptive sports for those with disabilities. Join them for an adaptive climbing clinic on April 15, 2025, from 6-8 p.m. Visit the [Catalyst Sports website](#) for more information.

### [YMCA Adaptive Programs](#)

**Where:** YMCA of Metropolitan Chattanooga

The YMCA of Metropolitan Chattanooga offers a wide variety of adaptive programs for individuals of all ages,

including adaptive group exercise classes, swim lessons, sports clinics, and more! To learn more, visit the [YMCA website](#).

### **[2025 Summer Camps and Regional Programs](#)**

The Chattanooga Autism Center has compiled a list of different summer camps and regional programs in our area. Visit the [CAC website](#) for more information. If you have any questions, contact the CAC at 423-531-6961 or email [info@chattanoogaautismcenter.org](mailto:info@chattanoogaautismcenter.org).

## **Also Check Out**

### **[\\$38 Million Chattanooga Project Would Offer 200 Affordable Units for Seniors, Disabled](#)**

The project, led by a California company, aims to strengthen the local economy by providing employment opportunities and enhancing community infrastructure. The development includes housing options for older adults and people with disabilities, as well as catering to the needs of Chattanooga's growing population

### **[Ground Broken on Inclusive, County-Themed Playground in Grundy County](#)**

In Grundy County, a new public facility is being built, which is expected to feature the largest inclusive playground in Tennessee. The park will include accessible play areas, walking trails, and recreational facilities designed for individuals of all abilities. Community leaders attended the groundbreaking ceremony, expressing excitement about the park's potential to promote inclusivity and create a welcoming space for both residents and visitors.

### **[Information About Tax-Free Saving Accounts for Disabled Individuals](#)**

Anyone can contribute to an ABLE account for an eligible beneficiary, helping cover disability-related expenses without affecting SSI or Medicaid. In 2025, contributions are generally capped at \$19,000, but employed beneficiaries may contribute extra based on federal poverty limits.