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March 2026

Your Estate Plan Isn't Just for Death

Here's How It Works While You're Alive

Many people think of estate planning as something that only matters after death. But in reality, a well-designed estate plan often does its most important work during a person's lifetime. It helps protect you if you become ill or incapacitated, ensures your wishes are honored when you can't speak for yourself, and gives trusted people clear authority to step in when needed. In life, your estate plan can bring you peace of mind long before a will is ever read.

Protect your finances during incapacity.

Life rarely announces when it's going to change, and incapacity planning ensures you are protected if you ever need support making decisions because you can no longer do so on your own. If you become mentally disabled due to a stroke, Alzheimer's, or another medical issue, your living trust ensures your care remains a priority. You can designate a successor trustee to manage your financial affairs during this time. While you are alive, this person can step in and use your money for your needs during your incapacity. Transfer on death accounts, for example, only address death planning. They do nothing to help you if you become disabled, which is why we do not recommend them.

By planning in advance, you avoid having to go to court for guardianship proceedings, helping you and your loved ones save time and confusion.

Empower others to manage your assets.

A financial power of attorney matters quite a bit in life. This trusted person will assist your family if some of your assets have not yet been transferred into your trust. Even in your mental incapacity while alive, that POA has the power to allow your successor trustees access to retitled assets in the trust. Again, that financial POA will help you and your family avoid a court-appointed guardian and keep your financial affairs running smoothly.

Ensure your health care decisions are honored.

Three health-related documents are incredibly helpful during your lifetime. ***Health care powers of attorney (POAs)*** give someone you trust the power to make health care decisions on your behalf and provide instructions about the types of medical care you do or don't want. We also provide ***HIPAA authorizations***, allowing you to designate as many people as you would like to obtain information about your health from hospitals or doctors without violating HIPAA rules or your privacy. Without it, medical professionals can't provide information on what's going on with you in their care. (This obviously helps you while you're alive, as well as your family.) Your ***living will*** is the "pull the plug document." If you don't want to be hooked up to tubes or living on a machine, this document allows you to make your wishes known.

Communicate your end-of-life wishes.

Though it's all about the end-of-life, a funeral planning declaration allows you to communicate any burial-related wishes to your family while you are alive. If you pass away before filling this out, the task of planning your funeral will fall to your loved ones. This is just another way to make sure there's no question about what you want when you pass away.

Organize key information for yourself and your family.

Beyond legal documents, estate planning provides a practical system for organizing information so you and your family have a clear road map. The three-ring binder we've provided to you has 20 tabs for storing essential details, such as contact information. It's a way to let your family members know where important documents are, whether in a safe deposit box or in the estate planning portfolio itself. It makes life now and after your death a little easier.

Ultimately, estate planning is much more than just death planning. Contact us if you want to ensure your estate plan isn't just anticipating death, but safeguarding you right now.

-Paul Kraft

Guarding Your Digital Wealth

ESTATE PLANNING MEETS CRYPTOCURRENCY

Cryptocurrencies were once on the sidelines of investments, but their surge in value over the last several years has brought them to the mainstream. Today's investors are directing billions of dollars into this asset class, and cryptocurrencies like Bitcoin and Ethereum are playing a growing role in wealth accumulation. While more people are holding cryptocurrencies, many overlook these assets in their estate plans. Because they are significantly different from traditional assets, it can be challenging even to know where to start.

A great first step is to create a clear written inventory. This should include the types of wallets (cold or hot) it uses and whether your specific currencies are stored on an exchange or a piece of hardware. If you have a hardware wallet, note its storage location. If you use several apps, list each one. You'll want to track the values of your crypto assets and keep a record of that as well. These values fluctuate too frequently for you to keep a completely accurate record, but a general estimate can help an executor understand what they're handling.

Next comes the access puzzle. Crypto does not function like a bank account. Heirs cannot call customer service and resolve the issue. They need keys, seed phrases, or login details, and those items must be kept in a secure place that remains private. Some people keep them in a password manager. Others use a paper record stored in a safe or an encrypted digital file. Whatever method you use, the most important thing is to inform your executor and at least one backup person of how to access it if they ever need to.

It also helps to consider the person who will manage these assets. A traditional executor might be uncomfortable working with different chains or wallet types. Some families name a separate digital executor, while others entrust that role to a child, sibling, or advisor who understands the technology and security behind cryptocurrency. They don't have to be a tech wizard, but you want someone who understands how wallets work, how to move coins without exposing their private keys, and when to seek professional help.

> *"With cryptocurrencies, estate planning isn't just about assets — it's about secure access, clear instructions, and making sure something valuable doesn't vanish."*

For larger holdings, it may be advisable to wrap your cryptocurrency inside a structure such as an LLC held under a trust. An LLC can provide a single entity for multiple business interests and may offer an additional layer of protection from personal creditors. A revocable living trust can own your LLC interests, so your plan avoids probate and makes it easier for a successor trustee to step in and follow your instructions if you become ill or pass away.

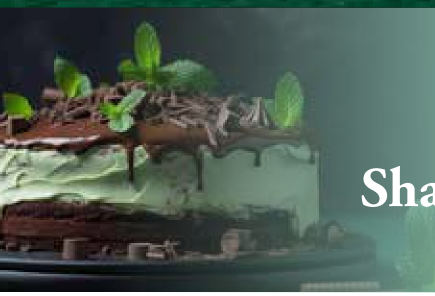
Taxes are another reason to plan. The IRS treats digital coins as property rather than currency. That means your heirs may face capital gains when they sell or trade what they inherit. Providing them with basic information, such as when you bought the asset, what you paid, and where it is held, will save your family money and time later.

Like all estate planning, the ultimate goal here is to protect people as much as assets. With cryptocurrencies, that means connecting the legal pieces with clear instructions and secure access so something valuable doesn't vanish just because no one knew how to reach it.

TAKE A *BREAK*

I	S	F	I	B	R	Y	B	X	H	O	L	D	N	C
D	W	V	U	E	G	N	E	O	L	T	J	A	U	Z
S	S	E	N	N	I	U	G	F	O	F	C	F	A	Y
B	A	S	K	E	T	B	A	L	L	K	N	F	H	L
S	V	L	O	A	W	E	D	W	X	R	S	O	C	G
A	I	T	U	I	Z	A	P	E	O	Q	I	D	E	Y
S	B	R	N	A	Y	Y	B	C	K	M	P	I	R	Q
Y	H	D	I	L	N	H	P	P	S	Q	A	L	P	S
P	Y	A	I	X	O	O	Q	Y	V	Q	K	T	E	U
Z	H	G	M	F	P	S	G	X	W	S	E	R	L	F
W	H	L	O	R	M	T	X	O	F	P	J	Q	U	F
T	P	K	G	X	O	Q	A	J	T	O	J	X	A	R
N	Y	A	A	G	C	C	U	H	H	S	D	K	Y	A
C	E	O	R	V	I	D	K	R	A	I	N	Y	S	G
L	V	V	J	B	P	B	F	A	E	X	U	A	R	E

BASKETBALL
BOOKS
DAFFODIL
DAYLIGHT
GUINNESS
IRIS
LEPRECHAUN
POPCORN
RAINY
SHAMROCK
SUFFRAGE
WINDY



St. Patrick's Day Shamrock Swirl Pie

Ingredients

- 1 cup heavy cream
- 8 oz cream cheese, softened
- 1 cup powdered sugar
- 1 tsp vanilla extract
- 1/2 cup mint chocolate chips
- 1/4 cup green food coloring, for vibrant color
- 1 premade chocolate pie crust
- 1/2 cup chocolate syrup, for drizzling

Directions

1. In a mixing bowl, whip heavy cream until stiff peaks form.
2. In a separate bowl, beat softened cream cheese until smooth.
3. Add powdered sugar and vanilla to cream cheese, mixing until well combined. Then, gently fold whipped heavy cream into the mixture.
4. Divide mixture into two bowls. In one bowl, add mint chocolate chips and green food coloring.
5. Layer mixtures into chocolate pie crust, alternating between mint mixture and the plain mixture.
6. Drizzle chocolate syrup over top.
7. Cover with cling wrap and refrigerate for at least 4 hours to set. Slice and serve chilled.

Inspired by MixUpRecipes.com

Dresses From the Sky

Parachutes Turned Into Wedding Gowns

Most wedding dresses come from boutiques or family closets. But in the 1940s, some came from the sky. During and after World War II, brides across the U.S. and parts of Europe walked down the aisle in gowns made from parachutes. Equal parts scarcity and sentiment contributed to the development of this tradition.

At the time, budgets were tight. Brides-to-be faced fabric rationing, and the military got most of the nylon. A parachute offered yards of strong, clean material, making it valuable. But for some couples, the biggest draw wasn't the fabric. It was the story tied to it.

One of the most famous examples is that of Major Claude Hensinger, who was forced to parachute out of a burning bomber. The chute delivered him safely to the ground and served as his bedding while he waited for rescue. He proposed to his girlfriend, Ruth, after returning home and suggested she use that same parachute for her gown. She hired a seamstress to construct the bodice and gathered the skirt herself using parachute cords. The finished dress, inspired by one from "Gone With the Wind," now sits in the Smithsonian.

Another bride, Carolyn Martin, made her own parachute dress after her fiancé, Chuck, survived a training flight crash. Carolyn transformed his parachute into a wedding dress using the sewing skills she had picked up in eighth grade. It is now part of the San Diego Air and Space Museum's collection. A far more elaborate dress is stored at the National Museum of the United States Air Force. It originally belonged to an Air Force family and was pieced together from nine parachutes used in combat.

One of the most meaningful parachute dresses, though, came from a displaced persons camp in Germany. Two Holocaust survivors, Ludwig Friedman and Lilly Lax, married at the camp in 1946. To make the wedding dress, Ludwig bought a parachute from Allied troops, and Lilly hired a seamstress using cigarette rations. Two more brides at other camps borrowed their dress before it was preserved at the U.S. Holocaust Memorial Museum.

Parachute nylon was never meant to be heirloom fabric. But during a time of shortages and uncertainty, that's what it became.

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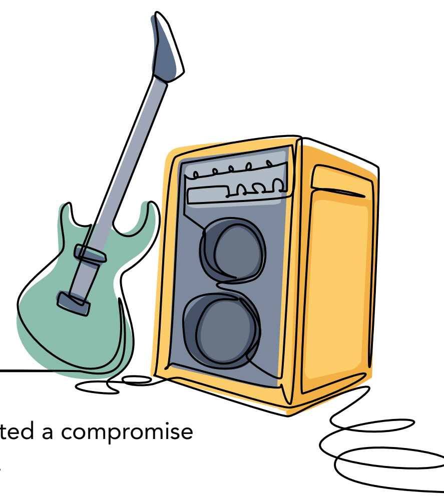
INSIDE *THIS ISSUE*

THE DOORS TO AN UNINTENDED HEIR

Jim Morrison's Estate Mistake



As the legendary frontman for The Doors, Jim Morrison lived fast, wrote boldly, and left behind music that continues to captivate people more than 50 years later. He died in Paris at 27, and while most people that young have nothing in place, he actually left a will. But that will sent his wealth to people he never intended to have it.

In his will, Morrison left almost everything to his longtime partner, Pamela Courson. He added one condition. She would only receive her inheritance if she lived 90 days past his death. If not, the estate would go to his brother and sister. Courson lived long enough to receive everything, but she died just a little over two years later without a will of her own. That was when the entire plan fell apart.

Courson's parents inherited the estate under intestacy laws, and everything from Morrison, including royalties and image rights, was passed to them. Morrison's parents sued, the families fought, and the resulting settlement reflected a compromise rather than his original wishes.

The lesson from this messy situation is simple. When we leave assets to a partner, their plan becomes part of ours. If their plan is left incomplete, our estate can end up going to people we don't even know. A few lines in a well-built plan can prevent that. Naming alternate beneficiaries protects the people we love and keeps everything on the intended path. There were other issues, too. Morrison's estate included assets that really belonged in a trust with a qualified trustee, rather than a basic will.

Morrison started planning earlier than most, but he stopped one step too soon. His story is a reminder to the rest of us that creating a will is not the finish line. A complete plan ensures our wishes are followed, even years after we pass.