Financial Planning Quotes FBT Gibbons Partner Kristin Yokomoto on Estate Planning and Beneficiary Designations

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Financial Planning quotes FBT Gibbons Partner Kristin Yokomoto in an article examining how account titling and beneficiary designations can override the instructions in a will and create unintended consequences for families.

Yokomoto discusses a common estate planning mistake: creating a trust but failing to properly transfer assets into it. She notes that a pour-over will can help move remaining assets into the trust after death, but stresses that careful titling and beneficiary designations are still critical.

"You need to make sure your beneficiaries are correct, your titling of your assets are correct, because you're going to put all this time, money, effort and thought — and anxiety — into preparing your will, preparing your trust, and the last thing you want is some kind of technicality that would have been so simple to fix," Yokomoto says.

She adds that even a simple form or deed can create significant complications, particularly in families with children from different marriages, multiple beneficiaries, or charitable beneficiaries.

The article also looks at other common titling mistakes, including jointly held accounts and assets that pass outside probate regardless of what a will provides.

Read the full article in *Financial Planning*.

FBT Gibbons