Krugler Law

Your Comprehensive Guide to
Estate Planning and Elder Law

This guide is for informational and educational purposes only and is not intended as legal advice. Reading this material does not create an attorney-client relationship. Estate planning and elder law issues are highly fact-specific, and you should consult a qualified attorney regarding your individual circumstances. This information is based on Ohio law and may not apply in other jurisdictions. Prior results do not guarantee a similar outcome.

A Note From Our Attorney

If you're reading this guide, you're likely thinking about planning ahead — for yourself, your spouse, or your family.

You may already have documents in place, or you may be trying to figure out where to start. Either way, that's a familiar place for the families we work with. Over the years, I've learned that most people don't avoid planning because they don't care. They struggle because the information is confusing, the options aren't clearly explained, and it's hard to know what really matters until you're in the middle of it. That's why we created this guide.

At Krugler Law, our focus is education. Before we talk about documents or next steps, we take time to explain how estate planning, aging, long-term care, and family dynamics intersect in real life. When people understand the "why" behind their options, they make better decisions — and feel more confident moving forward.

This guide is meant to give you that foundation. Whether or not you ever work with our firm, understanding your options is an important first step. If you do reach out, we hope this guide helps to answer your questions and have more meaningful conversations.

I'm glad you're here, and I hope you find this guide helpful.

Shane Krugler
Attorney at Law
Krugler Law LLC

Our Mission

Our mission at Krugler Law is to provide our clients with the peace of mind that comes from knowing they have a trustworthy companion in navigating the complexities of estate planning and elder law. We strive to be more than service providers—we are a beacon of information and support for our community, ensuring that discussing your family's future feels as comfortable as a conversation around the dinner table.

Our Values

Compassion

We understand that estate planning and elder law matters involve deeply personal and emotional decisions. Our approach is rooted in empathy, respect, and genuine care for every client and family we serve. We treat each person with the dignity and compassion they deserve during life's most important planning moments.

Education and Empowerment

We believe that informed clients make the best decisions. Rather than simply providing legal documents, we take the time to educate our clients about their options, explain complex legal concepts in clear language, and empower them with the knowledge they need to make confident choices about their future and their family's security.

Family-Centered Service

Every family is unique, and cookie-cutter solutions simply don't work when it comes to protecting what matters most. We take a personalized, human-centric approach to every engagement, taking the time to understand your family's dynamics, values, goals, and concerns. Your family's needs drive every decision we make and every plan we create.

Integrity and Excellence

As a veteran-owned business, we bring the same commitment to duty, honor, and excellence that defines military service to every aspect of our legal practice. We maintain the highest standards of professional integrity, stay current on evolving laws and regulations, and work diligently to ensure every client receives exceptional service and legally sound solutions.

Our Services

Estate Planning

- Planning for asset distribution and decision-making if you pass away or become incapacitated
- May include wills, trusts, and powers of attorney
- Designed to provide clarity, continuity, and control for your family

Elder Law

- Legal planning related to aging and long-term care needs
- Guidance on Medicaid eligibility and care options
- Focused on preserving assets and avoiding common planning pitfalls
- Adult Guardianship assistance

Probate

- Court-supervised process following a death
- Involves settling debts and transferring assets
- We assist families and executors throughout this process

Trust Administration

- Administering and carrying out the terms of a trust
- Managing assets and distributions according to legal requirements
- Supporting trustees through their fiduciary responsibilities

"We believe the work we do makes a meaningful difference — one family, one plan, and one future at a time."
-Shane

Our History

Krugler Law was founded by Shane Krugler, a Navy veteran and attorney who understands how personal and complex planning decisions can be for families. For more than 12 years, we have served individuals and families throughout the Cincinnati area, helping them navigate estate planning, aging, and long-term care with clarity and purpose.

Shane's path to estate planning and elder law was shaped by personal experience. While caring for a family member who suffered a traumatic brain injury and navigating the healthcare system, he saw firsthand how confusing and overwhelming government benefit programs such as Medicare, Medicaid, and Veterans benefits can be — particularly during already stressful moments. That experience underscored a challenge many families encounter: the absence of clear, practical guidance when it matters most.

Before founding Krugler Law, Shane worked in compliance and ethics within the finance industry. He made a deliberate shift to build a practice grounded in education, transparency, and helping families understand their options before decisions become urgent. Those principles continue to shape how we serve clients today. Krugler Law is also a family-run practice. Shane works closely with his wife, Megan Krugler, the firm's Senior Paralegal, who plays an integral role in day-to-day operations and client support. Together, we have built a practice centered on trust, consistency, and long-term relationships with the families we serve.

We are proud to be a veteran-owned business and a respected presence in Cincinnati's legal community. The firm was honored with the Cincinnati's Best Community Choice Award for Best Attorney in 2024, reflecting our continued commitment to thoughtful, client-centered legal guidance.

Meet Our Team

Shane Krugler, Esq.

FOUNDER & ATTORNEY

Shane Krugler founded Krugler Law with a focus on helping families navigate estate planning and elder law in a way that is clear, thoughtful, and practical. His work centers on guiding clients through decisions that often feel complex, with an emphasis on understanding options before moving forward.

Shane earned his Juris Doctorate from Northern Kentucky University and holds a Bachelor of Business degree from Indiana University. He is a member of the Ohio State Bar Association, including its Estate Planning Committee, and is also affiliated with the National Academy of Elder Law Attorneys and the Association for Professionals in Aging. Shane is also a former adjunct professor at the Salmon P. Chase College of Law at Northern Kentucky University.

Beyond his legal practice, Shane is actively involved in the community. He serves on the Oak Hills Local School District Board of Education and on the board of the Kids & Community Food Collaborative. He is also a Navy veteran and the owner of a veteran-owned law firm.

Outside of work, Shane enjoys spending time with his wife, Megan, and their children. As a family, they enjoy traveling and being together whenever possible.

Megan Krugler

SENIOR PARALEGAL

Megan Krugler is the firm's Senior Paralegal and brings more than two decades of experience to her role at Krugler Law. She has worked in the legal field since graduating from Ball State University in 1999 and plays an integral role in the firm's day-to-day operations and client support.

Megan works closely with attorneys and clients throughout the planning process, helping ensure matters are handled accurately, efficiently, and with careful attention to detail. Her experience allows her to anticipate issues, keep cases moving forward, and provide steady support to clients as their plans are finalized.

Krugler Law is a family-run practice, and Megan works alongside her husband, Shane, in managing the firm. Outside of the office, she stays busy supporting their three children's many activities and commitments while balancing the responsibilities of work and family.

Allison LaCalameto MSW, LSW

COMMUNITY LIAISON
& MEDICAID SPECIALIST

Allison LaCalameto brings more than a decade of experience in healthcare social work and gerontology to her role at Krugler Law.

In the firm's elder law practice, Allison works directly with clients and families throughout the Medicaid planning process. This includes assisting with Medicaid spenddown strategies, helping gather and organize required documentation, and supporting clients through the Medicaid application process. She serves as a consistent point of contact, helping families stay informed and organized during what can be an overwhelming time.

Beyond her work with clients, Allison is involved in community education. She organizes seminars, presentations, and outreach events, and helps connect families with appropriate community and long-term care resources.

Liz Vinel

LEGAL OFFICE ADMINISTRATOR

Liz Vinel is often the first point of contact for clients at Krugler Law and plays a key role in keeping the office organized and running smoothly. She has a strong understanding of what's happening across the firm and helps clients feel oriented and informed from their first interaction forward.

Liz is a Cincinnati West Side native and a graduate of Ohio University, where she earned a degree in Political Science with a Pre-Law focus.

Liz brings years of customer service experience to her role. She understands how important clear communication and follow-through are to clients, especially during unfamiliar or stressful situations. Clients often rely on her as a source of information and guidance, and she works closely with the rest of the team to make sure questions are answered and matters keep moving forward.

Hilary Raible

PROBATE PARALEGAL

Hilary Raible brings more than 20 years of experience assisting families with probate matters in Hamilton County and surrounding counties. She focuses exclusively on probate administration, guiding executors and family members through each step of the process with organization, clarity, and steady support.

Hilary is known for helping families navigate probate during what is often a difficult and emotional time. She takes a practical, detail-oriented approach while remaining patient and compassionate, helping clients understand what needs to happen, what to expect next, and how the process moves forward.

Although Hilary is a lifelong Indiana resident, she has spent her career working closely with families in the Cincinnati area.

Our Commitment To Every Client

We take the time to understand your unique situation, answer all your questions, and create a plan that provides true peace of mind.

No matter where you are in life's journey, Krugler Law is here to help you protect what matters most.

If you're not sure whether we can help with your specific situation, we encourage you to contact us for a complimentary consultation.

We'll discuss your circumstances, explain your options, and help you determine the best path forward for you and your family.

Estate Planning: The Foundation

Many people believe estate planning is only necessary if they have significant wealth — or that it's something to think about later in life.

In reality, estate planning applies to nearly everyone. If you have a home, bank accounts, retirement savings, or people who depend on you, you already have decisions that need to be made about how those things are handled — both during your life and after death.

More importantly, estate planning is not just about what happens after death. One of the most significant risks families face is incapacity — the possibility of being unable to make financial or medical decisions due to illness, injury, or cognitive decline.

Without proper planning, even a spouse or adult child may not have the legal authority to step in when needed. In those situations, families are often forced to seek court involvement simply to manage basic decisions.

Despite this, most people have no plan in place. National studies consistently show that nearly 70% of adults do not have a will, trust, or incapacity documents. This is rarely because planning is unimportant — it's usually because the process feels unclear or overwhelming.

What Estate Planning Actually Does

Estate planning creates a legal framework for decision-making and asset management when someone cannot act for themselves or when they pass away.

In practical terms, estate planning answers questions such as:

- Who can make financial decisions if I cannot?
- Who can make healthcare decisions?
- What happens to assets during incapacity?
- What happens to assets after death?
- Will court involvement be required?

Without a plan, these questions are answered by state law, often with court oversight. With a plan, individuals choose who is involved and how decisions are handled, without court oversight.

Estate planning is not about how much you own. It is about clarity, control, and reducing uncertainty for the people you care about.

Core Estate Planning Tools

Financial Power of Attorney

A financial power of attorney allows you to name someone to handle financial matters if you are unable to do so yourself. This document is especially important during periods of illness, injury, or cognitive decline. Without a financial power of attorney, even a spouse or adult child may have no legal authority to manage accounts, pay bills, or handle property. In those situations, families often must seek court involvement to gain authority.

A financial power of attorney typically allows an agent to:

- Pay bills and manage accounts
- Work with banks and financial institutions
- Handle real estate or business matters
- Make legal decisions, hire legal representation, pursue litigation

This document is a cornerstone of incapacity planning.

Healthcare Power of Attorney

A healthcare power of attorney allows you to name someone to make medical decisions if you cannot communicate your wishes. This ensures that decisions are made by someone you trust rather than by default rules.

Healthcare planning tools are designed to:

- Designate a medical decision-maker
- Provide guidance to healthcare providers
- Reduce confusion during emergencies

HIPAA Authorization

A HIPAA authorization allows healthcare providers to share medical information with individuals you choose.

Without this authorization, loved ones may be unable to receive updates or communicate with providers — even if they are otherwise involved in care.

Living Will

A living will is a written healthcare directive that expresses certain medical wishes if a person is unable to communicate those wishes themselves. It is most often used to provide guidance regarding life-sustaining treatment in specific circumstances.

A living will:

- Does not appoint a decision-maker
- Does not replace a healthcare power of attorney
- Serves as written guidance for healthcare providers and loved ones

In practice, a living will works best alongside a healthcare power of attorney. One document names the decision-maker; the other provides guidance to support those decisions.

Last Will & Testament

Many people come to our office believing that a will is all they need. They've been told, "Everyone should have a will," and that advice is not wrong — but it is often incomplete.

A will is a document that provides instructions to the probate court about what should happen after death. It directs the court on how probate assets are distributed and names an executor to carry out those instructions.

What many people do not realize is this:

- A will does not avoid probate.
- A will requires probate in order to work.

A will only becomes effective if assets must pass through the probate court. If assets are owned solely in an individual's name and do not have a built-in method of transfer — such as a trust, beneficiary designation, or survivorship titling — those assets will go through probate. The will then tells the court what to do. Without probate court involvement, a will has no mechanism to function.

This court process typically involves:

- Filing documents with the probate court
- Appointment of an executor by the court
- Required notice periods
- Court oversight before assets are distributed

A will serves an important purpose, particularly for naming guardians for minor children. However, its authority is limited to the probate process, and it provides no protection during life.

What a will does well:

- Names beneficiaries of probate assets
- Appoints an executor
- Names guardians for minor children

What a will does not do:

- Avoid probate
- Prevent court involvement
- Provide authority during incapacity
- Manage assets during life
- Keep matters private

Because of these limitations, a will alone often does not address the concerns families raise most often — especially when the goal is to reduce court involvement and simplify matters for loved ones.

Trusts: What a Trust Actually Is

A will works through the probate court. A trust is designed to work outside of it.

Because of this, many estate plans include trusts to reduce court involvement and create greater continuity during life and after death.

A trust is a legal arrangement that holds assets and sets rules for how those assets are managed and distributed.

Every trust involves three basic roles:

- The Grantor, who creates the trust and sets the rules
- The Trustee, who manages the assets
- The Beneficiaries, who benefit from the assets

In many estate planning situations, the same person initially fills more than one of these roles. For example, an individual may create a trust, serve as trustee while able, and name beneficiaries to receive assets later.

The purpose of a trust is not to complicate planning. It is to create structure and continuity so assets can be managed smoothly if circumstances change and distributed according to clear instructions without unnecessary court involvement.

An important aspect of trust planning is built-in contingency protection. Unlike a will, which typically distributes assets outright after probate, a trust can include detailed provisions that account for changing circumstances.

Trusts can be designed to:

- Provide structured distributions for minor beneficiaries
- Delay full inheritance until a beneficiary reaches a certain age
- Protect assets if a beneficiary experiences divorce or financial instability
- Preserve assets in the event of creditor issues
- Support beneficiaries facing mental health or substance-related challenges
- Accommodate special needs planning when appropriate

This flexibility allows planning to reflect real-life complexities rather than assuming every situation will unfold exactly as expected.

Not all trusts serve the same purpose. A trust designed to avoid probate may not address long-term care planning, and a trust created for asset protection may require giving up some flexibility. Understanding the purpose of each type of trust is essential when determining which approach best fits a particular situation.

How a Trust Functions in Real Life

A trust is not simply a document that distributes assets after death. When properly designed and funded, it functions as the central framework of an estate plan.

During life, the person who created the trust typically serves as trustee and retains full control of trust assets. If incapacity occurs, a successor trustee can step in immediately to manage assets according to the written instructions of the trust — without requiring court involvement.

This built-in transition of authority often provides greater continuity than relying solely on powers of attorney. Financial institutions are generally accustomed to working with successor trustees, and the structure of the trust can reduce uncertainty about who has authority to act.

After death, the same trust document continues to guide administration and distribution, often without the need for probate court oversight. This continuity — during life, during incapacity, and after death — is one of the primary reasons many estate plans are structured around a trust.

Revocable Living Trusts

A revocable living trust is commonly used in estate planning to provide continuity during life and clarity after death. Assets placed into a revocable trust are managed according to written instructions and can continue to be managed if incapacity occurs.

Revocable trusts are often used because they:

- Avoid or simplify probate
- Provide management during incapacity
- Maintain privacy
- Allow plans to adapt over time
- Incorporate structured and protective distribution provisions for beneficiaries

Because the person who creates a revocable trust retains control over the assets, this type of trust is not designed for asset protection from personal creditors or Medicaid eligibility. Its primary purpose is efficiency, continuity, and intentional distribution planning.

Irrevocable Trusts and Asset Protection Planning

There are also irrevocable trusts, which are structured differently. Once assets are transferred into an irrevocable trust, they are generally no longer owned or controlled in the same way.

Irrevocable trusts may be used for:

- Long-term asset protection
- Certain tax planning strategies
- Medicaid and long-term care planning

One example is a Medicaid Asset Protection Trust, which is used in elder law planning to help families preserve assets while planning for potential long-term care needs.

Because irrevocable trusts involve different rules, timing considerations, and tradeoffs, they are not appropriate for every situation. These trusts are discussed in more detail in the Elder Law & Medicaid Planning section of this guide.

How These Tools Work Together

No single document creates a complete estate plan. Planning works best when tools are coordinated.

Together, these tools provide:

- Clear authority during life
- Smooth management of assets during incapacity
- Clear instructions after death
- Reduced court involvement
- Less guesswork for families

Understanding how these pieces fit together is often what allows families to feel confident in their planning.

Revocable vs. Irrevocable Trusts — At a Glance

Revocable Living Trusts:

- Flexible and can be changed at any time
- You maintain full control of assets
- Assets remain part of your estate
- Designed for efficiency and continuity
- Avoids probate and manages incapacity
- Best for organization and ease of administration

Irrevocable Trusts:

- Generally permanent once established
- Control is reduced or transferred
- Assets are separated from your ownership
- Designed for protection and long-term planning
- Avoids probate and manages incapacity
- May protect assets from long-term care costs or creditors
- Best for asset protection and Medicaid planning

Will vs. Trust — Key Differences

Wills

- Take effect only after death
- Require probate and court oversight
- Become part of the public record
- Do not provide authority during incapacity
- Name guardians for minor children
- Direct how assets are distributed through the court process

Trusts:

- Function during life and after death
- Avoid probate and court involvement
- Remain private
- Provide continuity during incapacity
- Allow for controlled and protected distribution of assets over time
- Includes contingency planning for beneficiaries (minors, special needs, financial risk, or changing circumstances)

Why Many Estate Plans Fail

More wealth is being transferred today than ever before, yet many plans do not work as expected. In most cases, this is not because planning was unimportant — it's because key pieces were missing or never maintained.

Common reasons estate plans fall short include:

1. **Plans are not maintained**
Assets and circumstances change, but plans are often never updated.

2. **Assets are not properly coordinated**
If assets are not titled or aligned with the plan, they may not follow it.

3. **Real-life risks are not addressed**
Events like long-term care, remarriage, or financial issues can impact how assets are used or protected.

4. **Documents are outdated or incomplete**
Changes in family, health, or the law can affect how a plan works.

5. **Planning focuses on documents, not implementation**
A plan must be properly carried out — not just created — to work as intended.

Estate Planning Through Life Stages

Estate planning is not one-size-fits-all. While the core planning tools remain largely the same, how those tools are used — and which ones matter most — often changes as life changes.

Why Life Stage Matters in Estate Planning

Estate planning decisions are shaped by family responsibilities, assets, health, and long-term goals. A plan that works well at one stage of life may need to be updated as circumstances evolve.

Life stage influences:

- Which planning tools are most important
- What risks are most relevant
- How much flexibility is needed
- When a plan should be reviewed

Understanding this helps families create plans that fit their lives today — and adapt as life changes.

Families With Minor Children

For families with minor children, estate planning is often driven by responsibility rather than asset size. Parents are typically focused on making sure their children are cared for and supported if something unexpected happens.

At this stage, planning often begins with guardianship. A will allows parents to name who would care for their children if they are unable to do so. However, naming a guardian only addresses who raises the children — it does not automatically address how money is managed for them.

Without additional planning, funds left to minor children are typically overseen by the probate court, even if a trusted guardian has been named. In those situations, the court — not the parents — sets rules around how money can be used, when it can be accessed, and when children receive it.

A revocable living trust allows parents to decide in advance who manages money for their children, how it can be used, and when children receive it — without ongoing court involvement. This creates continuity between caregiving and financial management and reduces the need for court oversight during an already difficult time.

For families with minor children, estate planning often involves a combination of:

- A will (to name guardians)
- A revocable trust (to manage assets during your life and after your passing)
- Financial and healthcare powers of attorney (to address incapacity)

Blended Families and Changing Family Dynamics

Blended families, second marriages, and evolving family relationships can add complexity to estate planning. Default rules often do not reflect the intentions of families with children from prior relationships or multiple generations involved.

Planning in these situations often focuses on:

- Balancing the needs of a spouse and children from prior relationships
- Providing clarity about how assets are managed and distributed over time
- Reducing the risk of confusion or conflict

Trust-based planning is commonly used to create structure and ensure that assets are handled intentionally. Clear coordination between documents is especially important when family dynamics are complex.

Midlife Planning and Asset Growth

As people move through midlife, assets often grow and planning needs become more layered. Retirement accounts, real estate, and investment accounts may increase, and documents created earlier in life may no longer reflect current circumstances.

At this stage, estate planning often includes:

- Reviewing and updating earlier documents
- Updating fiduciary roles now that you may have adult children
- Updating beneficiary designations
- Confirming incapacity planning is in place
- Evaluating whether a trust-based plan provides better continuity

This is often the point when families realize that a basic or outdated plan no longer fits the life they are living today.

Retirement, Solo Aging, and Later-Life Planning

Later life often brings changes in income, health, and priorities. For some individuals, it also brings questions about aging independently or planning without close family support.

Estate planning at this stage often emphasizes:

- Strong incapacity planning through powers of attorney
- Continuity through trust-based planning
- Preparation for possible long-term care needs

In certain situations, irrevocable trusts may become part of the conversation as families plan for aging and long-term care. These tools are discussed in more detail in the next section of this guide.

Life-Stage Planning Review

Life changes often signal that it may be time to review an existing plan.

Common triggers include:

- Changes in family structure
- Changes in health
- Changes in assets
- Retirement
- Aging concerns

Reviewing a plan does not always mean changing it. Often, it confirms that existing documents still work as intended.

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Putting Your Plan Into Action

Understanding estate planning tools is important. Understanding how a plan is designed — and how it functions over time — is just as important.

Estate planning is not simply the preparation of documents. It is a thoughtful process that considers family dynamics, financial structure, long-term goals, and potential risks. The effectiveness of a plan depends not only on the documents themselves, but on how carefully they are tailored to the individual and coordinated as a whole.

1. The Consultation

A consultation is not a document-signing appointment. It is a structured conversation focused on understanding the client's specific situation before any recommendations are made.

During this meeting, our attorney takes time to learn about:

- Family structure and relationships
- Minor children or blended family considerations
- Health concerns or long-term care risks
- Financial assets and ownership structure
- Beneficiary needs, including potential vulnerabilities
- Goals for privacy, control, and court avoidance

This step is critical. Online forms and generic templates cannot evaluate family dynamics, identify potential risks, or adjust planning strategies based on nuanced circumstances. **Effective estate planning requires judgment — not just documents**.

In many cases, clients are able to make an informed decision during the consultation. When that happens, the conversation naturally transitions into the next phase of the planning process, building on the clarity developed during that meeting.

2. The Design Session

The design session typically occurs as part two of the consultation. During this conversation, our attorney works closely with the client to translate goals and priorities into a structured estate plan.

This stage goes beyond selecting documents. It involves evaluating how planning tools work together, identifying potential risks, and tailoring provisions to reflect family dynamics, asset structure, and long-term objectives. Decisions about trustees, successor roles, distribution structure, and contingency planning are addressed with specificity.

The design session is where strategy becomes structure.

3. Drafting the Plan

Once design decisions are finalized, our firm prepares the estate planning documents based on that discussion.

Drafting is not a form-based exercise. Each document reflects the customized decisions made during the design session and is coordinated to work as part of a unified plan. Provisions are aligned so that authority during life, management during incapacity, and distribution after death function together as intended.

Careful drafting helps prevent ambiguity, reduce future conflict, and ensure the plan operates as designed.

4. Estate Plan Review

Before documents are signed, clients participate in an estate plan review call with a member of our team.

This review provides an opportunity to walk through the documents in plain language, confirm key roles and provisions, and address any remaining questions. The goal is clarity and understanding before signatures are placed on legally binding documents.

An estate plan should never feel unfamiliar at the time of signing.
The review ensures the structure is fully understood.

5. Signing and Funding Review

Clients then come into the office to formally sign their estate planning documents.

At this appointment, we also review next steps related to implementation, including trust funding and coordination of beneficiary designations. A trust is only effective when assets are properly aligned with it, and this discussion ensures clients understand how the plan moves from paper into practice.

The signing appointment marks the completion of the document phase — and the beginning of implementation.

6. Ongoing Support and Plan Maintenance

Signing estate planning documents is an important milestone, but it is not the end of the planning process. An estate plan is not meant to sit in a binder and be opened years later. It is a living framework designed to function during life, during incapacity, and after death.

Our firm uses a flat-fee pricing model that includes ongoing support related to a client's trust plan. As life changes, assets evolve, or questions arise, clients — and the individuals named in their documents — are not left navigating those changes alone.

When clients name individuals to serve as trustees, agents under powers of attorney, or executors, those individuals take on meaningful responsibilities. We provide guidance and support to the people named in these roles so they understand what is expected and how to act when needed.

This support may include:

- Providing education for trustees about their duties
- Offering guidance to agents during periods of incapacity
- Assisting families when administration begins after death
- Helping fiduciaries understand next steps and required documentation

In many cases, we help establish a communication plan so the individuals named in the documents know where the plan is located, understand their role, and know when to contact our office.

Planning is most effective when the people responsible for carrying it out are informed and supported.

7. Regular Plan Reviews

Estate planning is not a one-time event. Over time, laws change, assets change, and family circumstances evolve.

We offer regular plan reviews to ensure documents continue to reflect current goals and circumstances.

During these reviews, we:

- Revisit trustee and agent selections
- Evaluate whether distribution provisions remain appropriate
- Review beneficiary designations
- Confirm that trust funding remains properly aligned

Trust funding also requires ongoing attention. As accounts are opened or closed, real estate is purchased or refinanced, or financial institutions change, coordination may need to be revisited. Regular reviews help ensure the plan continues to function as intended.

When trust administration becomes necessary, we provide education and guidance for trustees so they understand their responsibilities and available options. If comprehensive administration services are needed, those services may be retained separately.

Estate planning does not end with signing. Ongoing support helps ensure the plan remains aligned with life as it unfolds.

Trust Funding: What It Means & Why It Matters

A trust only works if assets are properly connected to it. This process is commonly referred to as trust funding.

Trust funding means aligning asset ownership and beneficiary designations with the trust so it can function as intended. If assets are not properly coordinated, a trust may not avoid probate or provide the continuity it was designed to offer.

In practical terms, funding ensures that the trust is not simply a document, but the legal mechanism through which assets are managed during life, during incapacity, and after death.

Trust funding often involves coordinating:

- Real estate
- Bank accounts
- Investment accounts
- Business interests
- Vehicles
- Life insurance and other beneficiary-driven assets

Some assets are transferred directly into the name of the trust. Others are coordinated through beneficiary designations rather than retitling. The appropriate approach depends on the type of asset and the overall structure of the plan.

We guide clients through the funding process, so they understand which assets require action, how those changes are made, and why each step matters. Funding is part of implementing the plan — not an afterthought.

Funding is also not a one-time task. As accounts are opened or closed, property is purchased or refinanced, or financial institutions change; alignment may need to be updated.

Ongoing support helps ensure the trust continues to function as designed.

Common Questions About Trust Funding

Do all assets need to be retitled into a trust?

Not all assets are handled the same way. Some are retitled into the name of the trust, while others are coordinated through beneficiary designations. We review each asset category with clients, so the plan is implemented correctly.

What happens if an asset is not funded into the trust?

If an asset is left outside the trust and does not have a beneficiary designation or survivorship feature, it may still require probate. Proper funding is what allows a trust to function as intended and avoid unnecessary court involvement.

What about retirement accounts?

Retirement accounts are most often not transferred into a trust during life because of tax rules. Instead, beneficiary designations are reviewed and coordinated with the overall estate plan to ensure those accounts transfer as intended.

What about new accounts or property acquired later?

As new assets are opened or purchased, ownership and beneficiary designations should be reviewed to ensure they align with the trust. Regular plan reviews provide an opportunity to revisit funding and keep the plan current.

Will my trustee know what to do?

If assets are properly titled in the trust, a successor trustee can step in and manage them according to the trust terms without court involvement. When that time comes, we provide guidance so trustees understand their responsibilities and next steps.


Think of your trust as a plan—and funding as the step that puts that plan into action.


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KRUGLER LAW

Elder Law & Long-Term Care Planning

Elder law planning focuses on the legal and financial issues that commonly arise as people age or experience changes in health. For many families, this includes questions about long-term care, protecting assets, and understanding how Medicaid fits into the picture.

Understanding Long-Term Care

Long-term care refers to assistance with everyday activities such as bathing, dressing, eating, mobility, and supervision due to physical or cognitive decline.

Care may be provided:

- At home
- In assisted living
- In a skilled nursing facility

A common misunderstanding is that Medicare pays for long-term care.
In reality, Medicare provides only limited, short-term coverage for skilled care under specific conditions. It does not cover ongoing custodial care.

As care needs increase, families are often faced with difficult questions about cost, duration, and how care will be funded. These conversations frequently arise during stressful moments — following a hospital stay, a fall, or a new diagnosis — when decisions feel urgent and options unclear.

Understanding the range of care settings is often the first step in planning.

Long-Term Care Planning Snapshot

Long-term care is not one-size-fits-all. Care needs and preferences vary, and planning often begins with understanding available options.

Care planning may include:

Independent Living - Community living with amenities and support while remaining largely independent.

Aging in Place - Planning to remain at home with services and support as needs change over time.

Assisted Living - Support with daily activities without the need for skilled nursing care.

Nursing Home Care - Ongoing medical care and supervision when higher levels of care are required.

Understanding care goals, health considerations, and available resources helps determine which planning strategies make the most sense.

Once care needs are clearer, the next question is often how that care will be paid for.

The Cost of Long-Term Care

The cost of long-term care can be significant and is often one of the largest financial risks families face as they age. In Ohio, costs vary depending on the level of care, but even moderate support can become expensive over time. Skilled nursing care, in particular, can range from approximately $8,000 to $16,000 per month, making even a short stay a substantial financial burden.

Because long-term care is not typically covered by Medicare or traditional health insurance, families are often left to rely on their own resources, including savings, retirement accounts, or the sale of assets. Without a plan in place, these costs can quickly deplete a lifetime of savings.

This is why planning ahead is so important. With the right strategy, it may be possible to access benefits to help cover the cost of care while preserving assets for a spouse or future generations. For many families, that planning begins with understanding how Medicaid works.

Understanding Medicaid Basics

Medicaid is a government program that can help pay for long-term care for individuals who meet specific medical and financial requirements. Unlike Medicare, Medicaid is needs-based, meaning eligibility depends on income, assets, and level of care required.

Important things to understand about Medicaid:

- Eligibility rules are specific and detailed
- Medical need must be established
- Income and assets are evaluated separately
- Planning options depend heavily on timing

Medicaid planning is not about hiding assets or doing anything improper. It is about understanding how the rules apply and making informed decisions within them. To qualify, both medical and financial standards must be satisfied.

Financial Eligibility Overview

Because Medicaid is needs-based, income and assets are reviewed as part of the eligibility process. While the rules are detailed, several core concepts help families understand how the system works.

Assets are generally categorized as:

- Countable assets, which are considered for eligibility
- Non-countable (exempt) assets, which are not

Many families assume that if assets exceed Medicaid limits, the only option is to spend everything down. In reality, Medicaid rules allow for certain planning strategies that may help preserve assets — depending on timing, marital status, and overall financial structure.

This is often the point at which professional guidance makes the greatest difference. Decisions made too quickly — or based on incomplete information — can limit options unnecessarily. How and when planning begins plays a significant role in what strategies are available.

Planning Ahead vs. Crisis Planning

One of the most important distinctions in elder law planning is timing. When planning begins often determines how much flexibility exists.

Families generally fall somewhere along a spectrum — from planning well in advance to responding to an immediate need for care.

Planning Ahead

Planning ahead means taking steps before long-term care is needed. In many cases, this is at least five years before nursing home care is anticipated.

When planning is done early, families typically have more flexibility and more choices.

This type of planning may include:

- Long-term asset protection strategies
- Proactive Medicaid planning
- The use of a Medicaid Asset Protection Trust
- Coordinating estate planning with future aging and care goals

Planning ahead allows families to think through care preferences and financial stability without the pressure of an immediate crisis.

Crisis Planning

Crisis planning occurs when care is already needed or likely needed soon.

This may follow:

- A sudden health event
- A hospital stay
- A new diagnosis
- Safety concerns that can no longer be managed at home

While crisis planning involves tighter timelines, it is important to understand that planning is still possible in most situations. The strategies available may differ from advance planning, but careful guidance can still significantly affect the outcome.

Understanding timing helps clarify which tools may be appropriate.

Irrevocable Trusts & Medicaid Asset Protection Planning

In certain situations, irrevocable trusts are used as part of long-term care planning. These trusts differ significantly from the revocable trusts discussed earlier in this guide.

One example is a Medicaid Asset Protection Trust (MAPT), which may be used to help preserve assets when planning well in advance of potential long-term care needs.

Unlike a revocable trust, assets transferred to an irrevocable trust are no longer controlled in the same way. That change in ownership is what allows the trust to function as a planning tool under Medicaid rules.

Key points to understand:

- Transfers must occur more than five years before applying for Medicaid to avoid penalties
- The person creating the trust cannot retain unrestricted access to principal
- These trusts involve long-term trade-offs
- Timing and proper drafting are critical
- They are not appropriate for every family

When used appropriately, a MAPT can protect significant assets. Determining whether this strategy fits a particular situation requires careful evaluation of health, age, finances, and long-term goals. When care is already needed, different considerations apply — particularly for married couples.

Protecting A Healthy (Community) Spouse

When one spouse requires long-term care and the other remains living independently, the primary concern is often financial security for the spouse at home.

Medicaid includes spousal impoverishment protections designed to prevent the healthy spouse — referred to as the community spouse — from being left without resources.

In Ohio, when a married individual applies for long-term care Medicaid, the state conducts a resource assessment. The couple's total countable assets are calculated as of a designated "snapshot date."

Under Ohio's formula:

- The couple's countable assets are divided in half
- The community spouse is generally allowed to keep one-half
- That amount is subject to a federally established minimum and maximum

If one-half of the assets exceeds the maximum allowance, the community spouse may retain only the maximum — not half. Under current federal guidelines, that maximum is typically in the mid-$100,000s and is adjusted yearly.

After the allocation, the institutionalized spouse must reduce his or her remaining countable assets to the individual resource limit in order to qualify.

Where Strategic Planning Makes The Difference

The default formula often results in a required spend-down of a significant portion of a couple's savings. Without planning, that spend-down frequently means substantial assets are used for nursing home costs. However, the default formula is often the starting point — not necessarily the final outcome.

In appropriate situations, Medicaid-compliant strategies may allow additional preservation of assets while still meeting eligibility requirements. Depending on timing, asset structure, and available income, it may be possible to:

- Reposition countable assets into exempt categories
- Convert assets into protected income streams
- Allocate resources between spouses in ways permitted under Medicaid rules
- Reduce unnecessary spend-down while remaining compliant

Our firm regularly evaluates all cases to determine whether additional protection is available beyond the default calculation. Protecting the community spouse is not simply about applying a formula — it is about understanding how to use the tools the law allows to promote long-term financial stability.

Even with careful planning, mistakes can occur when families try to navigate these rules alone. It is important to work with a qualified Elder Law attorney.

Common Medicaid Mistakes to Avoid

Families often make well-intentioned decisions before fully understanding how Medicaid rules apply.

Common mistakes include:

- Giving assets away without understanding the five-year lookback period
- Adding children to deeds without evaluating consequences
- Cashing out retirement accounts prematurely
- Assuming a revocable trust protects assets from nursing home costs
- Spending down assets unnecessarily based on incomplete advice

Because Medicaid eligibility is timing-sensitive and documentation-driven, early review often preserves more options. Another risk arises when incapacity planning has not been addressed.

When Planning Is Not in Place: Adult Guardianship

Elder law planning often includes preparing for the possibility of incapacity. When appropriate documents — such as durable powers of attorney — are in place, families can typically act without court involvement. However, when a person has lost capacity and no valid documents exist, guardianship typically becomes necessary.

Guardianship is a court-supervised process that allows someone to make healthcare and financial decisions for another person. While designed to protect vulnerable adults, it involves formal court proceedings and ongoing oversight.

When guardianship cannot be avoided, our firm guides families through the process with a focus on efficiency and protecting the individual's best interests.

The Role of Our Social Worker & Medicaid Specialist

Long-term care planning involves more than legal documents and eligibility calculations.

Our elder law practice includes the support of a social worker and Medicaid specialist who assists families with:

- Organizing documentation for Medicaid applications
- Coordinating spend-down implementation
- Communicating with facilities and Medicaid caseworkers
- Navigating care transitions
- Administering Qualified Income Trusts properly

This integrated approach ensures that legal strategy aligns with real-life care decisions.

Coordinating Care Options & Community Resources

Families often need help evaluating care settings and understanding available resources.

Some clients are planning years in advance and exploring aging-in-place strategies. Others are facing immediate placement decisions following hospitalization.

Our firm maintains relationships with senior communities, home health providers, and senior living professionals.

This allows us to help families:

- Evaluate living options realistically
- Understand how care decisions affect long-term planning
- Avoid assuming Medicaid is the only solution

Medicaid planning can be a powerful tool in the right circumstances. It is not appropriate for every situation. Part of our role is helping families determine which path best supports their long-term goals.

What Working with Our Firm Looks Like

Elder law and Medicaid planning with our firm begins with understanding your situation. We review income, assets, health concerns, and existing legal documents before discussing strategy.

From there, we:

- Explain how Medicaid rules apply to your specific circumstances
- Outline available options and realistic expectations
- Coordinate necessary documentation
- Assist with Medicaid application preparation and submission

Our goal is not simply eligibility. It is helping families move through complex decisions with clarity, stability, and confidence.

Probate & Trust Administration

Talking about what happens after a death is not easy — and it is not something most families spend much time thinking about until they have to. Yet this is the moment when estate planning decisions matter most.

When someone passes away, loved ones are often balancing grief with practical responsibilities. Questions arise quickly: What needs to be done? Who has authority? How long will this take? The answers depend largely on how assets were planned and titled during life.

This section explains what typically happens after a death, why some estates involve the probate court, and how thoughtful planning can make the process more manageable.

A Will Does Not Avoid Probate And This Often Comes as a Surprise

One of the most common misunderstandings we see is the belief that having a will avoids probate. In reality, a will does not prevent probate.

A will is a set of instructions to the probate court. It tells the court who should receive assets and who should be appointed to manage the estate — but it does not eliminate court involvement. If assets are owned solely by an individual and do not have a built-in method of transfer, those assets will go through probate even when a will exists.

For many families, this realization comes only after probate has already begun.

Important to Know: A will guides the probate process. It does not replace it.

How Probate Works in Ohio

When assets must pass through probate, the court formally appoints someone to manage the estate:

- An executor, if named in a will
- An administrator, if no will exists

Once appointed, that individual becomes legally responsible for administering the estate under court supervision and in compliance with Ohio law.

This responsibility typically includes:

- Identifying, securing, and valuing estate assets
- Notifying heirs at law (next of kin) and beneficiaries of the proceedings
- Providing required notice to creditors
- Managing estate funds appropriately during administration
- Filing required documents with the probate court and meeting statutory deadlines
- Communicating with interested parties
- Distributing assets only after legal requirements are satisfied

This role carries fiduciary responsibility, meaning the executor or administrator is held to a legal standard of care and may be required to account to the court and beneficiaries. Missteps can lead to delays, added costs, or personal liability.

In some cases, court appearances may be required — particularly if issues arise or approvals are needed. Even when appearances are minimal, the estate remains under court supervision until it is formally closed.

Because probate follows a statutory process, it also follows a required timeline. Creditors are generally given six months to file claims, which often delays final distributions.

Probate also involves cost. Court fees, attorney fees, executor fees, appraisals, and administrative expenses are typically paid from estate assets before beneficiaries receive distributions.

Even in straightforward cases, probate often takes several months. While manageable, it involves formal oversight, required procedures, and legal responsibility that many families do not anticipate.

Why Many Families Choose to Avoid Probate

Because probate is court-supervised, it often involves more steps and formalities than families expect — particularly at a time when emotional energy is already limited.

Families frequently find probate challenging because it:

- Requires formal court filings and procedures
- Includes mandatory waiting periods
- Becomes part of the public record
- Adds administrative responsibility during an already difficult time

In addition to time and structure, probate increases overall administrative expense. Because the process requires formal oversight and legal filings, it can reduce the amount ultimately distributed to beneficiaries. For many families, relying solely on a will unintentionally results in additional cost and delay — not because of taxes, but because of the structure of probate itself.

This is why many families prefer planning strategies that minimize or eliminate probate when it can be done appropriately.

How Estate Planning Can Reduce or Eliminate Probate

Avoiding probate requires planning that goes beyond a will. Estate planning focuses not only on who inherits, but on how assets are owned and transferred.

Planning tools that may help avoid probate include:

- Revocable living trusts, when assets are properly funded
- Beneficiary designations on financial accounts
- Transfer-on-death or survivorship titling for certain assets

When these tools are coordinated correctly, assets can often transfer privately and efficiently without court supervision. This is one of the primary reasons trust-based planning plays a central role in many estate plans.

When Probate Is Still Required

Even with thoughtful planning, probate is sometimes necessary.

This may occur when:

- Planning relied solely on a will as the primary estate planning tool
- Assets were never properly funded to a trust
- Real estate is owned solely in one person's name without transfer-on-death or survivorship designation
- Beneficiary designations are missing, outdated, or inconsistent
- Assets are discovered after death
- No planning documents exist

Real estate and individually titled accounts are among the most common triggers for probate when ownership has not been coordinated properly.

How We Help When Probate Is Needed

While our estate planning work is designed to minimize or eliminate probate whenever possible, we regularly assist families when probate is required.

At Krugler Law, probate administration is led by a dedicated probate paralegal with more than 20 years of experience, whose work is focused almost entirely on probate matters.

For families, this means working with someone who understands the process not only from a legal standpoint, but from a practical one. Probate can feel unfamiliar and overwhelming. Having a consistent point of contact who explains each step clearly and keeps the process organized makes a meaningful difference.

Our probate paralegal serves as the primary point of contact throughout the administration process and works closely with executors and families to:

- Explain each stage of probate and what to expect
- Gather and organize required documentation
- Coordinate court filings and deadlines
- Communicate regularly so families understand where things stand
- Help prevent avoidable delays and confusion

Experience matters — but so does steady communication. Our role is to bring structure, clarity, and practical guidance to a process that can otherwise feel uncertain.

Probate vs. Trust Administration: Why Planning Matters

When assets are held in a properly funded trust, they are typically administered through trust administration rather than probate. Trust administration is a private process governed by the terms of the trust, not by the court.

Key differences often include:

- Little to no court involvement
- Greater privacy
- Fewer formal procedures
- More continuity in decision-making

These differences are why many families choose trust-based planning — not because probate is inherently negative, but because thoughtful planning can often simplify administration and reduce cost when circumstances allow.

Trust Administration: When Planning Works as Intended

When a trust is properly created and funded, assets held in the trust are transferred through trust administration rather than probate.

Trust administration is the process of carrying out the instructions of a trust after the trustmaker passes away. Unlike probate, it is not supervised by the court. Instead, the process is governed by the terms of the trust document and applicable state law.

When structured properly, trust administration typically allows for a more efficient, private, and streamlined transition — which is why trust-based planning plays such a central role in our estate planning approach.

The Role of the Trustee

A trustee is the person appointed by the grantor — the individual who created the trust — to carry out its instructions. In a revocable trust plan, the trust maker serves as their own trustee during life and names one or more successor trustees to step in upon incapacity or death.

Unlike an executor appointed by the probate court, a successor trustee derives authority directly from the trust document itself. This means the trustee can act without seeking court approval, provided the trust has been properly structured and funded.

Trustee responsibilities commonly include:

- Identifying and securing trust assets
- Communicating with beneficiaries
- Paying valid expenses and obligations
- Managing assets during administration
- Distributing assets according to the trust's instructions

Trustees serve in a fiduciary capacity. This means they are legally obligated to act in the best interests of the beneficiaries, follow the terms of the trust, and maintain appropriate records.

Trustee Education & Ongoing Guidance

As part of our flat-fee trust planning model, we provide education and general guidance to trustees named in the trust. This support is included as part of the ongoing planning relationship and is available when administration becomes necessary.

This guidance helps trustees understand:

- Their legal duties and responsibilities
- The general steps involved in trust administration
- Required notifications under Ohio law
- Record-keeping expectations
- When additional professional assistance may be advisable

Many trustees are serving for the first time. Having access to informed guidance allows them to move forward with clarity rather than uncertainty.

This educational support does not obligate trustees to retain formal trust administration services. Instead, it ensures they are not navigating their responsibilities alone — and that the trust can function as it was designed to.

Trust Administration Services: When Additional Help Is Needed

Trustee education and general guidance are included as part of our trust planning model. In some situations, that level of support is sufficient.

However, certain trusts — particularly those involving complex assets, blended families, tax considerations, or heightened beneficiary dynamics — may require more hands-on legal administration. In those cases, trustees may choose to formally retain our firm to assist with trust administration.

When engaged for formal administration, we assist with:

- Interpreting and implementing the trust provisions
- Preparing required notices and documentation under Ohio law
- Coordinating asset transfers and retitling
- Advising trustees regarding fiduciary responsibilities
- Assisting with beneficiary communication and distributions
- Helping ensure the trust is administered accurately and efficiently

This approach allows trustees to select the level of support that fits both their comfort level and the complexity of the trust.

The greatest gift you can leave your family is not just what you pass on—but how prepared you've made them for what comes next.

Special Needs Planning

Special needs planning focuses on protecting individuals with disabilities while preserving access to essential public benefits and long-term support systems.

Why Special Needs Planning Matters

Many individuals with disabilities rely on needs-based government programs such as Supplemental Security Income (SSI) and Medicaid. These programs provide income support, healthcare coverage, and access to long-term services — but eligibility depends on strict income and asset limits.

If an individual receiving these benefits inherits assets directly — even from a parent or grandparent — those assets may disqualify them from critical support.

Without proper planning:

- An inheritance can unintentionally interrupt Medicaid coverage
- SSI benefits can be reduced or terminated
- Families may need to spend down assets before benefits are restored

Special needs planning ensures that financial support enhances quality of life without jeopardizing essential benefits.

Families often ask:

- What happens when we are no longer able to provide care?
- How can we leave assets without disrupting benefits?
- Who will advocate for our loved one?
- How do we plan for long-term medical and living needs?

These concerns require careful coordination between legal tools, benefit rules, and family dynamics.

Special Needs Trusts

A special needs trust (SNT) is a legal arrangement that allows assets to be held for the benefit of an individual with a disability without counting against asset limits for SSI and Medicaid.

Instead of distributing assets directly to the individual, the trust holds and manages those funds under specific rules. The trustee can use trust assets to supplement — not replace — public benefits.

Special needs trusts are commonly used to:

- Preserve eligibility for SSI and Medicaid
- Pay for expenses that improve quality of life
- Provide long-term financial management
- Protect assets from misuse or financial exploitation

Types of Special Needs Trusts

There are different types of special needs trusts, and the structure depends on the source of the funds:

Third-Party Special Needs Trusts - funded by parents, grandparents, or others as part of estate planning

First-Party (Self-Settled) Special Needs Trusts - funded with assets belonging to the individual with a disability, often following an inheritance, settlement, or court award

Each type carries different rules and long-term implications.
Proper structuring is essential to maintain compliance with benefit regulations.

The Role of the Trustee and Support Team

Special needs planning often involves multiple roles working together.

In addition to a trustee who manages trust assets, families may consider:

- Caregivers or family advocates
- Guardians (if necessary)
- Benefit coordinators
- Professionals who assist with long-term care planning

Choosing the right individuals and clearly defining their responsibilities is critical. A well-drafted trust provides direction, flexibility, and guardrails for decision-makers over time.

How We Help with Special Needs Planning

Special needs planning begins with education.

We help families understand:

- How SSI and Medicaid eligibility works
- Which trust structure fits their situation
- How to coordinate planning with broader estate goals
- How to prepare trustees and future caregivers

Our role is to design planning strategies that protect benefit eligibility while providing meaningful financial support and long-term stability for your loved one.

Meeting Preparation Checklist

Get the Most Out Of Your Meeting With Us

Preparing for your meeting can make the conversation more productive and help you feel confident about your next steps.

You may find it helpful to:

- ☐ Bring any existing estate planning documents
- ☐ Complete firm intake or update paperwork in advance
- ☐ Note recent life changes, health concerns, or financial updates
- ☐ Write down questions or priorities you would like to address
- ☐ Consider who should be involved in decision-making going forward

Even if everything is not fully organized, the conversation can still move forward. Planning is a process — not a test.

Wherever you are in the planning process — exploring options, finalizing documents, or implementing your plan — preparation helps ensure that each step builds on the last.

A Final Note From Shane

Over the years, I've sat across the table from a lot of families who simply wanted to make sure things were handled the right way.

Not perfectly. Not elaborately. Just thoughtfully.

Planning can feel intimidating at first. There are unfamiliar terms, legal documents, and decisions that carry weight. But at its core, this work is about something very practical — making sure the people you trust are able to step in and that the people you love are protected from unnecessary stress.

I've seen what happens when families are left trying to figure things out in the middle of a crisis. I've also seen the relief that comes when there's a clear plan in place.

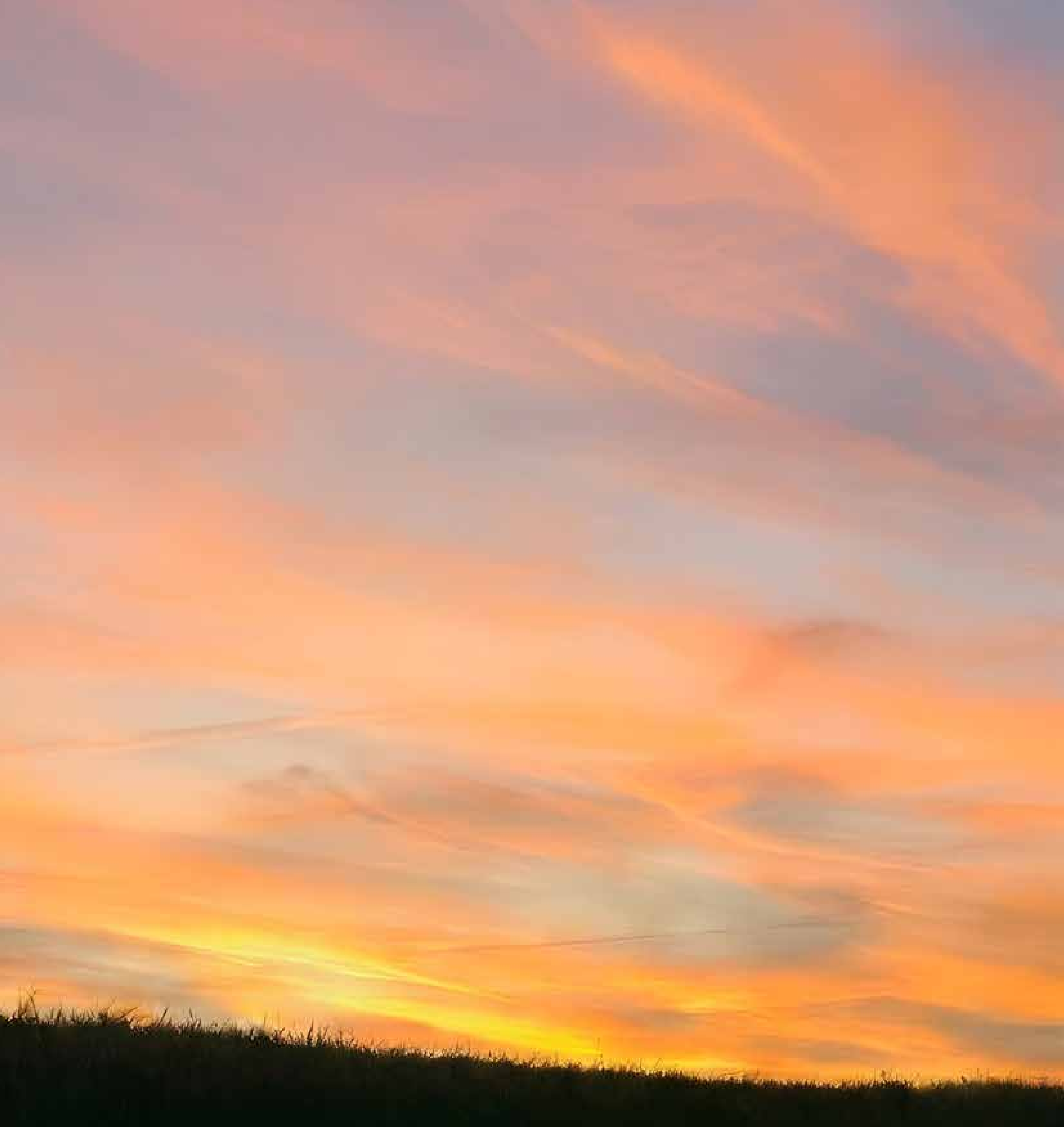
That's why we focus so much on education. When you understand your options, you can make decisions calmly — without pressure and without guessing.

A well-designed plan creates structure. It puts guardrails in place so that if circumstances change — whether through illness, aging, or loss — decisions are handled according to your wishes, not left to default rules or court involvement.

If this guide has helped you think more clearly about what you want, then it's done its job.

When you're ready to move forward — or if you simply have questions — we're here to help you take the next step thoughtfully.

Shane Krugler
Attorney at Law
Krugler Law LLC



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