

When Clients Ask for a Simple Estate Plan

Helping families understand the tradeoffs.

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Estate-planning attorneys often hear some version of the same request: “We just want something simple.”

The request makes sense. Clients can feel overwhelmed by legal terminology, tax rules, fiduciary structures, family dynamics and the emotional weight of planning for death, disability, divorce or beneficiary vulnerability. They may also worry that complexity means higher fees, more documents and more opportunities for conflict.

Simplicity has value. A plan that fiduciaries and family members can’t understand can create its own problems. Unnecessary complexity can increase cost, confuse lay fiduciaries, frustrate beneficiaries and make administration harder. Advisors should be careful not to treat every request for simplicity as a failure of understanding. The request may reflect a real concern about burden, clarity or ease of administration. The advisor’s task is to distinguish those situations from oversimplification that leaves important risks unaddressed.

The work begins with understanding what the client means by “simple.” In some cases, simplicity makes the plan easier to understand. In others, the request points to concerns that still need to be addressed. A simpler plan may also lower the initial fee while shifting cost, risk, conflict or confusion to a later stage.

Simple Documents Can Create Complex Problems

Clients often assume that simpler documents produce simpler outcomes. Estate planners know that the opposite can happen.

A plan that gives beneficiaries direct access to assets may be easier to explain than a trust structure, yet it may provide little or no ongoing protection from creditors, divorce, improvident spending, beneficiary immaturity, addiction, disability, tax exposure or conflict among heirs. Equal shares for children can appear efficient while ignoring meaningful differences in capacity, financial maturity or vulnerability.

The advisor sees these risks because they have seen what happens later. The client sees the immediate burden: cost, time, discomfort and complexity. Both views deserve attention. The advisor should respect the client's wish for simplicity while making the risks of oversimplification visible.

When the Client's Thinking Narrows

A client's insistence on simplicity can appear to be resistance to professional advice. In many cases, something more complicated is happening.

When competing concerns collide, attention narrows. The most concrete concern tends to dominate. For many clients, that concern is cost. The fee is immediate and certain. The future risks the advisor is describing feel more distant. If the individual explaining those risks is also the individual being paid to draft a more robust plan, the client may wonder whether the recommendation is being made for the family's benefit or for the advisor's.

Helping the client make that distinction doesn't require the advisor to become a therapist. It requires skills already familiar to good advisors, such as listening carefully, clarifying what the client wants the plan to accomplish, and pausing before turning to a solution too quickly. Before evaluating the proposed plan, the client may need help making the word "simple" more concrete.

From Simple to Specific

A request for simplicity may point to concerns that haven't yet been brought into the planning conversation, for example, a beneficiary's vulnerability, a fragile

marriage, family distrust or discomfort with disclosure. The advisor can acknowledge the wish to keep the process manageable while asking what circumstances the documents need to address.

The advisor can then translate the request for simplicity into planning questions. If the client is worried about a child's addiction, what authority should the trustee have? If the client wants to protect the surviving spouse without disinherit children from a prior marriage, what structure would make that intention clear, and what safeguards would reduce the risk that it's defeated later?

One useful question is: What's the plan being asked to address, because the family doesn't want to address it directly? Framed this way, the question recognizes that an estate plan, or a particular provision within it, can reflect concerns the family has not been able to discuss directly.

The Full Cost Ledger

When cost is central, the advisor can broaden the discussion beyond the initial fee.

A simpler plan may cost less to prepare, and the immediate cost is often the client's most visible concern. Underplanning can shift costs to a later stage: higher administration expenses, fiduciary confusion, avoidable tax exposure, litigation or family conflict.

This approach puts future consequences on the same ledger as the current fee. The client is no longer comparing a clear fee against vague lawyerly caution. The client is comparing different kinds of cost, borne by different people, at different times.

A Blended-Family Example

Consider a blended family in a second marriage with significant assets, children across a wide age range and different beneficiary needs. Some children are financially mature and independent. Others are younger, have limited earning capacity, face personal challenges or need more structured support. The spouses

may have different priorities: care for the survivor, a distribution pattern they can explain and defend, tax efficiency, asset protection and family harmony.

Each goal is understandable. Together, they create a planning problem that can't be solved simply by making the documents shorter or easier to sign.

One spouse may want everything left outright to the survivor, trusting that the survivor will later "do the right thing" for all children. That approach is simple. It also exposes children of the first spouse to the risk that assets will be redirected, depleted, influenced by a later relationship or distributed in ways the deceased spouse didn't intend.

A trust structure may add complexity, but it can also create guardrails for decisions that might otherwise fall entirely on a surviving spouse, trustee or beneficiary.

Approval Isn't the Same as Ownership

Many clients approve estate-planning documents without fully understanding the trade-offs they entail. They may understand enough to sign. They may not have fully absorbed what the plan will require of fiduciaries, beneficiaries, surviving spouses, children or advisors later.

That gap can create problems when the plan is administered. A client who signs a plan to end a difficult process may later second-guess the decision, blame the advisor or leave fiduciaries and beneficiaries to interpret decisions that were never clearly discussed. Family members may later say, "This can't be what they intended," even when the documents are clear and technically sound.

Documents set out the structure; the planning conversation helps clients understand how that structure is supposed to function. The planning conversation should help clients understand the consequences of their choices: what a provision is designed to prevent, what limitation it creates, who may be disappointed and what a fiduciary may need to explain later. This discussion gives the client a better chance to make a choice that can be defended, implemented and understood, even if conflict later emerges.

When the Client Isn't Ready

Some clients won't be ready to fully engage with the risks. More explanation may increase suspicion, shame or defensiveness. The advisor may need to summarize the tradeoffs, document the discussion, leave room for the client to revisit the decisions and decide whether the requested plan can be prepared responsibly.

Patience isn't passivity. It gives the client time to absorb the information, consult with others or return to the conversation with a clearer view of the risks. The advisor can preserve that possibility by ending the conversation with clarity rather than frustration.

For example: "I understand that you prefer not to add those protections now. I'll summarize the risks we discussed and the protections you are choosing not to include. If your thinking changes, we can revisit the structure."

What Advisors Can Say

A useful response to a request for simplicity might sound like this:

"We can make the plan simpler. I want to be clear about which protections you would be giving up and which risks the family would still have to manage."

This keeps the conversation focused on the real planning question: whether a simpler plan is safe enough for the family's circumstances.

Making the Right Choice

Clients are entitled to prefer simplicity. Advisors add value by helping them understand what that simplicity requires the family to accept.

A simple plan may be right when the client's goals, assets, family circumstances and risk tolerance support it. In other cases, the request for simplicity reflects overload, distrust, cost concern or difficulty facing future family conflict.

The planning conversation helps the client understand what the family will have to live with.

About the Authors

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