

# PPA Perspectives

## Why Updating Your Estate Plan Matters More Than You Think



An estate plan isn't something you set once and forget — it's a living framework meant to grow and evolve as life does. Families change, assets shift, laws are updated, and goals mature over time. What was right for you five or ten years ago may not fully reflect who you are today or what you want for tomorrow. A periodic review ensures your plan continues to protect the people and priorities that mean the most.

Major milestones like marriage, divorce, births, or deaths often trigger a need for updates — but so do more subtle life changes. Maybe you've purchased a new home, opened new accounts, changed beneficiaries, or simply revised your wishes on healthcare or asset distribution. Even contact information for fiduciaries and decision-makers can become outdated without notice. Taking time to revisit your documents helps eliminate uncertainty and keeps your plan accurate, enforceable, and aligned with your current intentions.

### What Sets Us Apart

#### ANNUAL MAINTENANCE PROGRAM (AMP)

Annual Fee Program to cover changes to your estate planning documents.

#### DOCUCLUB, LLC

24/7 Access to your Advance Directive for Health Care

### Register for Our Seminars



Our **Annual Maintenance Program** is one of the best ways to keep your plan current and working for you. Members receive ongoing document reviews, annual strategy meetings, guidance on asset titling, and priority access to our team throughout the year. If you're already a participant, now is the perfect time to schedule your annual meeting. If you're not yet enrolled, consider starting the year with a proactive step toward long-term peace of mind.

Updating your estate plan brings clarity and confidence not just for you, but for those who may one day step into a role on your behalf. When everything is current — agents, directives, fiduciaries, asset titling — your loved ones can act smoothly and without confusion. It's an act of love disguised as paperwork.

As you read through this issue — with new babies to celebrate, health documents to organize, and legacies to build — we invite you to ask yourself: ***Is my estate plan up to date with my life today?*** If not, we are here to help you review, refine, and refresh your planning for the year ahead.

*Helping people to be good  
stewards of all that has  
been entrusted to them.*



**PYKE, PRESLEY  
& ASSOCIATES, P.C.**

Georgia's Estate Planning and Elder Law Center™



# Happy New Year!

## *A Letter from Charles: New Year's Resolutions*

Every January, I tell myself this is the year I'll get serious about my New Year's resolutions. Eat better. Exercise more. Read something that isn't on a screen. And every February, I find that life has quietly crept back to its old rhythms — just with a few more coffee stains on the calendar.

Over time, I've realized that resolutions aren't about becoming a brand-new person overnight. They're about paying attention to what matters, even if it's in small, manageable steps. Big goals require discipline — and if you have it, go for it. But for the rest of us, it's okay to start with the simple things you can actually check off: clean out that closet, call an old friend, take the walk you keep postponing. Progress, even in small doses, is still progress.

If you really want to tackle something big, find an accountability partner — someone who'll remind you (kindly, but firmly) when you start to drift. It's amazing how much easier it is to stay on track when you're not doing it alone. And if you're both laughing along the way, even better.

At Pyke, Presley & Associates, we often talk about stewardship — about intentionally taking care of what's been entrusted to us. I think that idea applies beautifully to New Year's resolutions. Whether it's our health, our relationships, or our time, being a good steward simply means paying attention, making thoughtful choices, and doing our best with what we've been given. Small smart choices and consistency over time can have a powerful, positive, and compounding effect.

Likewise, small, poor choices made consistently over time can have a tremendous, negative, and compounding effect.

So, this year, maybe don't aim for perfection. Aim for progress. A few good habits, a little consistency, and a willingness to start again when you fall short — those things add up. And if all else fails, at least you'll have a few good stories to tell next January.

Here's to small victories, steady progress, and a happy, healthy New Year.

Warm regards,

Charles Pyke



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# Welcoming New Additions to the PPA Family!

2025 was especially joyful for our team as we welcomed three new babies into our extended work family. Along with the joy of a newborn, though, comes a responsibility many parents don't immediately think about — planning now to protect those little ones later.

When children are young, an estate plan becomes one of the most meaningful gifts a parent can provide. Naming a guardian ensures that, should the unexpected occur, someone you trust will care for your child with love, stability, and values that align with your own. Without this step, the decision can fall to the court — leaving uncertainty during an already difficult time.

Financial planning also plays a central role. A well-structured estate plan can hold and manage assets for a child's benefit, ensuring funds are protected and used wisely — whether for education, healthcare, or simple day-to-day support. Through tools such as trusts, beneficiary designations, and life insurance planning, we help families create a financial foundation designed to grow with their child.

As we celebrate these three sweet arrivals, we are reminded that parents plan not out of fear, but out of love. An estate plan does more than distribute assets — it builds security, carries values forward, and looks ahead to every milestone yet to come. If you or someone you love has recently added a new little one to the family, we would be honored to help you create a plan that protects them, supports their future, and reflects everything you hope their life will hold.



**Emma Grace Pyke**  
**Daughter of Chandler Pyke**  
**Born: June 7, 2025 (5 lbs 7 oz)**



**Liam Luther Plunkett**  
**Son of Patrick Plunkett**  
**Born: October 10, 2025 (6 lbs 12 oz)**



**Wells Charles Pyke**  
**Son of Chad Pyke**  
**Born: October 15, 2025 (10 lbs 2 oz)**

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# Will I Still Have Control Over My Property If I Establish a Revocable Living Trust?

A **Revocable Living Trust** is one of the most flexible estate planning tools available. It can be the foundation on which an individual's financial and estate plans are built. It offers many benefits and gives you control over the management and distribution of your assets during your lifetime and after your death.

**What is a Revocable Living Trust?** A trust is a legal entity that owns assets. It involves an agreement between you, as grantor, a trustee, and beneficiaries. When you set up a Revocable Living Trust, you transfer assets to the Trustee to be held for the benefit of one or more beneficiaries. The Trustee invests, manages, and/or distributes the trust's assets based on the grantor's instructions as set forth in the trust document. The Trustee can be an individual or an institution such as a trust company or bank. Often, you name yourself as trustee and beneficiary for your lifetime. By including testamentary provisions, a trust can continue after your lifetime for the benefit of your spouse and/or children. This also helps to avoid the cost, time, and unwanted publicity of the probate process.

**How Does a Revocable Living Trust Give You Control?** You can be the grantor, trustee, and beneficiary of the Trust during your lifetime. By assuming all three roles, you maintain control over your assets during your lifetime. Not only that, but you, as the grantor, reserve the right in the trust document to amend or revoke it at any time during your lifetime. This enables you to revise the trust terms (or even terminate the trust) to take into account any change of circumstances such as marriage, divorce, death, disability, or even a "change of mind." It also affords you the peace of mind that you can "undo" what you have done. To fund your Revocable Living Trust, you will need to re-title assets to transfer them into the Trust. You do that by changing the name on assets to the name of the Trustee and re-registering securities into the Trustee's name. All current and future assets, such as bank accounts, titles, deeds, stocks, and mutual funds, should be in the Trustee's name, as Trustee, for the benefit of the Trust.

Once this is done, legally, you no longer own any of the assets in your Revocable Living Trust in your individual name. The Trustee, perhaps you, own them in the capacity as Trustee of the Trust. Your Trust now owns your assets. But, as the Trustee, you maintain complete control. While you are alive and mentally competent, you have complete control over your property. You can buy, sell, improve, spend, change investments, or give away property just as you would without a trust.

Upon your death, the Trust becomes irrevocable so that no one can change your wishes. For married couples, the surviving spouse still has total control over his or her share of property after its transfer to the Survivor's Trust, and the Trust becomes irrevocable only as to the deceased spouse's share.

**Advantages of a Revocable Living Trust:** One of the biggest advantages to setting up a Revocable Living Trust is the avoidance of a probate process with respect to the assets titled in the name of the Trust. Remember, probate is the process of retitling the property of an individual upon their death. Upon your death, assuming that you have transferred all your assets to the Trust, there isn't anything to probate because the assets are held in the Trust. Therefore, properly funded Revocable Living Trusts completely avoid probate. The flexibility of a Revocable Living Trust is one of its main advantages, since it allows you to change your mind, make amendments, or end the Trust anytime you wish. You can add property to the Trust, transfer ownership of assets in the Trust back to yourself, add or remove beneficiaries, name a new Successor Trustee, and sell, give, or mortgage property owned by the Trust. And, of course, you can revoke the Trust at any time.

**By creating a Revocable Living Trust, you can gain better control over what happens to your property and help protect your family.**

## For Inspiration:

*"It's no use going back to yesterday, because I was a different person then."*

*"It's the possibility of having a dream come true that makes life interesting."*

*"Happiness is not something ready made. It comes from your own actions."*

*"Don't judge each day by the harvest you reap but by the seeds that you plant."*





## Upcoming Seminars

### **Newnan:**

January 20th, 2026  
11:30 am and 6:30 pm  
The Newnan Center  
1515 Lower Fayetteville Road  
Newnan, GA 30265

### **Peachtree City:**

January 22nd, 2026  
11:30 am and 6:30 pm  
Hilton Garden Inn  
2010 North Commerce Dr  
Peachtree City, GA 30269

## DocuClub: Your Health Documents, Always Within Reach

Planning isn't just for the future—it's for right now. Emergencies rarely arrive with warning, and when decisions need to be made quickly, access to information can make all the difference. That's why our firm created DocuClub, a secure platform that allows you to store and access your medical documents 24/7, from anywhere, at any time.

Having an Advance Directive for Health Care is essential, but ensuring it can be located when needed is equally important. With DocuClub, clients and their appointed health care agents can instantly retrieve these documents: no digging through drawers, no waiting for office hours, no delays in care. Your directive, medical information, and decision-makers are all connected in one place.

Life and health change over time, and your Health Care Agent should always know who your doctors are, what medications you take, and what your wishes look like today — not five years ago. DocuClub makes those updates simple, transparent, and accessible to everyone involved in your care.

Your documents shouldn't only exist on paper — they should be ready when life calls for them. With DocuClub, you can plan wisely, communicate clearly, and ensure your wishes are honored, whenever they matter most. Let us know if you'd like help enrolling or updating your information.

### Did You Know?

- *PPA received over 6,500 client phone calls in 2025, and 95% of those client calls were addressed by the end of the following business day.*
- *65 hours per week are spent customizing, drafting, and reviewing our clients documents before they ever see them.*

Register for One of Our Upcoming Seminars!



January 2026

# PPA Happenings



## Tradition, Light & Legacy

As we stood together watching glowing Christmas lights this season, our team was reminded of how traditions connect generations — past, present, and future. Just like neighborhoods light up each year, families illuminate their stories with the rituals they pass down. Whether it's driving to look at Christmas lights, sharing a favorite holiday recipe, or gathering around the tree, these moments live on because someone chose them, cherished them, and carried them forward.

Estate planning works much the same way. It's more than documents and signatures — it's a way to preserve what matters. Your values, your voice, the assets you've worked for, and the traditions that define your family's story can all be thoughtfully protected and passed down. When you plan ahead, you aren't just preparing for the future — you're choosing how your light continues to shine for those you love.

As you reflect on the 2025 holiday season, we invite you to reflect on the legacy you hope to leave. If it's time to update your estate documents or begin the planning process, we are here to help guide you with clarity, care, and peace of mind.

**Here's to traditions worth protecting — today and for generations to come.**

*Is it time to review your Estate Plan?*

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