

LIFE & LEGACY



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Most people avoid discussing death because:

They don't want to think about mortality

- Money feels "off limits" in many families
- They don't want to make others uncomfortable
- They assume there's always more time

But with 55% of Americans lacking an estate plan, the real risk isn't talking about these topics — it's avoiding them.

🕒 How to Begin the Conversation

Start gently with:

"I've been thinking about how much you mean to me, and I want to make sure you're cared for no matter what happens."

This kind of language sets the tone: love, clarity, and peace.

The Conversation Every Family Needs *How to Talk About Death, Money, and Estate Planning During the Holidays*

When you anchor the conversation in love, death and money become gifts — not burdens.

As the holidays bring families together around food, laughter, and tradition, there's often one thing left unspoken — the conversations that matter most

- What would happen if something happened to you?
- How will your loved ones be cared for?
- What legacy will you leave behind?

While these questions can feel heavy, December offers a rare opening to talk about them with love rather than fear. When the people you care about are gathered in one place, it becomes the perfect moment to share your wishes, your values, and your hopes for your family's future.

This season, consider starting a conversation that deepens connection and brings peace to the people you love. Estate planning isn't about the end of life. It's about protecting the beginning of your family's life after you're gone.

Happy Holidays

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Shifting the Way We Think About Death & Money

Most estate plans fail because they focus only on documents—wills, powers of attorney, health care directives—without giving loved ones clear guidance or support.

How to Bring Your Family Into the Conversation

Most people delay estate planning because the topics feel overwhelming — but what if we saw them differently?

Death is a natural part of life, and planning is an act of love. When you view planning as a gift rather than a chore, everything changes. It becomes less about control — and more about easing the lives of the people you love.

Ask yourself:

- What stories or lessons do I want to pass down?
- What message do I want my family to hear when they think of me?
- How can I make things easier for them when I'm gone?

When you anchor the conversation in legacy, not loss, it becomes meaningful instead of uncomfortable.

Turning Talk Into Action

This is where Life & Legacy Planning™ becomes essential.

When you plan with us, you:

- Create a complete inventory of your assets
- Receive ongoing support to keep your plan updated
- Capture your stories and values
- Ensure your loved ones know exactly what to do
- Remove confusion, conflict, and guesswork

Planning transforms family stress into family clarity — and that is the true gift.

Talking about death, money, and legacy may feel uncomfortable at first, but it is one of the most loving acts you can offer your family. When your wishes are clear, your loved ones are protected, and your values live on. This holiday season, take the opportunity to share what truly matters — your love, your guidance, and your vision for your family's future.

STORY
TIME

Your Stories Matter Too



Your voice, your values, your wisdom — these are the things families treasure most.

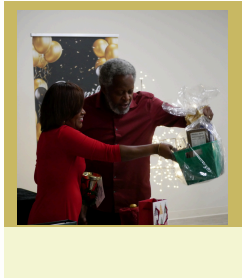
A Life & Legacy Interview ensures they will always have that from you.



A Note from Attorney Dee

As we close out another remarkable year, our hearts at Sibley Law & Associates are full. December always invites us to slow down, gather with loved ones, and reflect on the moments—big and small—that shaped our journeys. Whether your month is filled with family traditions, holiday celebrations, or simple quiet time, we hope it brings peace, joy, and connection.

This is also the time of year when we are reminded of the true meaning behind the work we do. Estate planning is not just documents and signatures—it's about family. It's about love. It's about taking intentional steps to protect the people who mean the most to you. And it has been our honor to walk alongside so many of you as you made those powerful, legacy-building decisions in 2025.



☀ **Looking Forward With Hope**

As we prepare to welcome a new year, we are excited about what's ahead:

- New educational workshops and community outreach
- Continued growth in our firm and service offerings
- More resources to protect families and business owners
- And deeper connections with the communities we love

2026 is full of promise, and we can't wait to continue building legacies with you.

♥ **To Our Clients: Thank You.**

Thank you for trusting us.
Thank you for inviting us into your lives.
Thank you for partnering with us to build plans that protect your families, your businesses, and your futures.

Each Life & Legacy Planning Session™, Kids Protection Plan®, trust review, probate matter, and business planning project has reminded us why we are here—to serve, to educate, and to empower.

Your commitment to protecting your loved ones inspires us daily.

🎄 **Wishing You a Joyful Holiday Season**

From our Sibley Law family to yours, we wish you:

- A December filled with laughter and warmth
- A safe and peaceful holiday season
- Time to rest, reflect, and recharge
- And an amazing New Year filled with blessings, purpose, and prosperity

Thank you for making this year meaningful. We look forward to serving you—stronger, better, and with even greater dedication—in the year to come.

Here's to family. Here's to legacy. Here's to 2026.

Warmest holiday wishes,

Dee





Important Update: New Pricing & Enhanced Services for 2026

As we prepare for an exciting new year at Sibley Law & Associates, we want to share an important update regarding our pricing and service structure for 2026.

Beginning January 1, 2026, there will be a small price increase that reflects the expanded value, technology, and client-care improvements we are implementing in the coming year. These enhancements are part of our ongoing commitment to delivering comprehensive, compassionate, and highly personalized Life & Legacy Planning™ for every family we serve.

Honor Pricing for Early Action (January–February 2026)

To encourage families to take action—rather than postpone planning another year—we are offering a special opportunity:

👉 **If you book your Life & Legacy Planning Session™ on or before December 31, 2025 AND complete your session without rescheduling, we will honor our current 2025 pricing for you.**

You'll receive the full value of our upgraded 2026 services while locking in today's rate.

Why This Matters



Estate planning is one of the most meaningful gifts you can give to your loved ones. It protects your family, reduces uncertainty, and ensures your wishes are carried out with clarity and compassion.

Our goal is to help as many families as possible enter the new year empowered and prepared.

☀️ What's Coming in 2026 Plan Annually

You can expect several new and improved offerings, including:

- Additional planning "Journey" pathways
- Enhanced client-care systems
- Upgraded document review and delivery experience
- Expanded Kids Protection Plan® options
- More educational events and Legacy workshops
- New support tools for trustees, executors, and caregivers

We are grateful for the trust you place in us and excited for everything we are building to serve you better.



🎁 REFER A CLIENT – GET A FREE PLANNING BONUS

As a **thank-you** for referring families to us:

Refer a client and receive a FREE update to one estate planning document OR a complimentary videotaped Legacy Session.

Your referrals mean the world to us. They allow us to help more families protect what matters most.

WHAT'S COOKING



Holiday Spice Cookie Bites

Ingredients:

- 1 cup flour
- ½ cup softened butter
- ⅓ cup brown sugar
- 1 tsp vanilla
- ½ tsp cinnamon
- ¼ tsp nutmeg
- Pinch of salt
- ¼ cup finely chopped pecans (optional)

Instructions:

Preheat oven to 350°F.

Mix butter and brown sugar until smooth. Add vanilla, cinnamon, nutmeg, and salt. Stir in flour and pecans until combined.

Roll into 1-inch balls and place on a lined sheet.

Bake 10–12 minutes until lightly golden. Cool and dust with powdered sugar if desired.

Want your family recipe featured next month? Send it to us and share the story behind it!

Special Offer

Give the Gift of Protection This Holiday Season

The holiday season is here! It's the perfect time for creating precious memories with loved ones and giving back to our community. While we're thinking about gifts, let me ask you something: What's the one thing your loved ones would truly need if something unexpected happened to you?

My Holiday Gift to You

The greatest present you can give your family isn't wrapped in shiny paper. To celebrate this season of giving, I'm making it easier than ever for you to give your family this priceless gift. For the first [X] people who schedule a Life & Legacy Planning Session® this December, I'm gifting you a \$100 gift card to **Publix** to help ease the burden of holiday grocery costs, PLUS I'll **waive my standard \$750 Life & Legacy Planning Session fee.**

That's an \$850 gift*, but the peace of mind knowing your family is protected is truly priceless.

During Your Life & Legacy Planning Session, You'll:

- Ensure your children are cared for by people you choose, not strangers or the courts
- Discover how to keep your family out of court and conflict after you're gone
- Learn strategies to protect your assets from lawsuits, creditors, and divorce
- Create a plan that honors your values and protects what you've worked so hard to build
-

Start the New Year with Purpose and Peace of Mind

Imagine starting 2026 knowing you've taken care of what really matters. No more putting it off. No more worrying about "what if." Just confidence and peace.

This **\$850 gift** is only available to the first [X] people who schedule this month, so act now!

Call [insert phone] to book a session or use the QR code and get started today.

Dedra Sibley, Esq.

Your Personal Family Lawyer®

*** Terms and conditions apply. Call for details (321) 844-8694**

SIBLEY LAW & ASSOCIATES

www.LegacyLawyeratSibleyLaw.com



December 5



January 22



December 2



January 16



EVENTS

Tuesday December 2, 2025 | 6:00 PM - 7:15 PM

Fairfield Inn & Suites | Viera

Join us for our final seminar of the year and learn the core steps to protect your family before 2026.

- ◆ The estate planning mistakes most families don't see coming
- ◆ What really happens if you don't have a plan
- ◆ How to protect your family without feeling overwhelmed

Register for December 2

Friday, December 5, 2025 | 12:00 PM - 4:30 PM

Sibley Law & Associates | Rockledge

Start the new year with a relaxed morning of coffee, donuts, and clarity for your family's future.

- ◆ Give a new unwrapped toy to support local families
- ◆ Receive a free professional family holiday e-photo
- ◆ Your toy donation can make a child feel seen and celebrated.

Join the Toy Drive

Friday, January 16, 2026 | 9:30 AM - 10:45 AM

Sibley Law & Associates | Rockledge

Bring a new unwrapped toy and receive a free family holiday photo. Help us brighten a child's Christmas this year.

- ◆ A relaxed Q&A about your estate planning questions
- ◆ Donuts, Coffee, & Conversation
- ◆ Guidance on next steps for your 2026 planning

Limited Seats Available

RSVP for January 16

Thursday, January 22, 2026 | 9:30 AM - 10:45 AM

Fairfield Inn & Suites | Viera

Our first big educational event of the year — perfect for families ready to start 2026 with a plan.

- ◆ Learn how to build a fresh, updated plan for 2026
- ◆ Understand probate, guardianship, and asset protection
- ◆ Discover how to prevent family disputes before they start

Register for January 22

Holiday Peace Corner

Simple Steps to Protect Your Family This Season

As we age, a simple fall can change everything. But it doesn't have to.

- ✓ Review key documents before holiday travel
- ✓ Clarify who handles medical or financial decisions
- ✓ Share where important information is stored
- ✓ Get a home safety check if needed

A little planning creates a lot of peace.



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On Our Blog



[Why Florida Residents Need Specialized Estate Planning.](#)



[Estate Planning for Unmarried Couples](#)



[What Happens if You Don't Have an Estate Plan](#)



[Planning a Trip? Protect Your Children with a Kids Protection Plan®](#)

WANT ESTATE PLANNING TIPS?

JOIN OUR NEWSLETTER

SUBSCRIBE



Subscribe to the Sibley Law & Associates Monthly Newsletter for expert insights on estate planning, legal updates, and actionable tips to safeguard your legacy.

We Want Your Input

What Do You Want to Know? We're here to educate and empower—but we want to hear from you.

 **What estate topics confuse or concern you most?**

 **[Click here to submit your questions or ideas!](#)**

HAPPY HOLIDAYS



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Planning for Life, Building for Legacy

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