

LIFE & LEGACY



Dedra Sibley, Esq.



The 2026 Clarity Reset: Is Your Plan Still Working?

Have you ever found a smoke detector with a dead battery, and realized it might have been quiet for months. **Estate planning** can be like that. You have the documents, but you do not know if they are current, usable, or even findable when your family needs them. That gap is where stress and confusion tend to show up.

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IS YOUR PLAN STILL WORKING IN 2026?

Clarity does not require perfection. It requires a plan that matches your life today, and a way for your family to follow it without guessing.

Email us "**Checklist**" at office@sibleylawpa.com and we will send the **10 minute Clarity Review**.

Insight 1. Documents are not the same as a working plan

Many families have a folder that contains a will, maybe a trust, and a couple of signed pages from years ago. That is a start, but it is not proof the plan still matches real life.

The simplest test is this, if something happened this week, would the right person know what to do, what to bring, and who to call, without guessing.



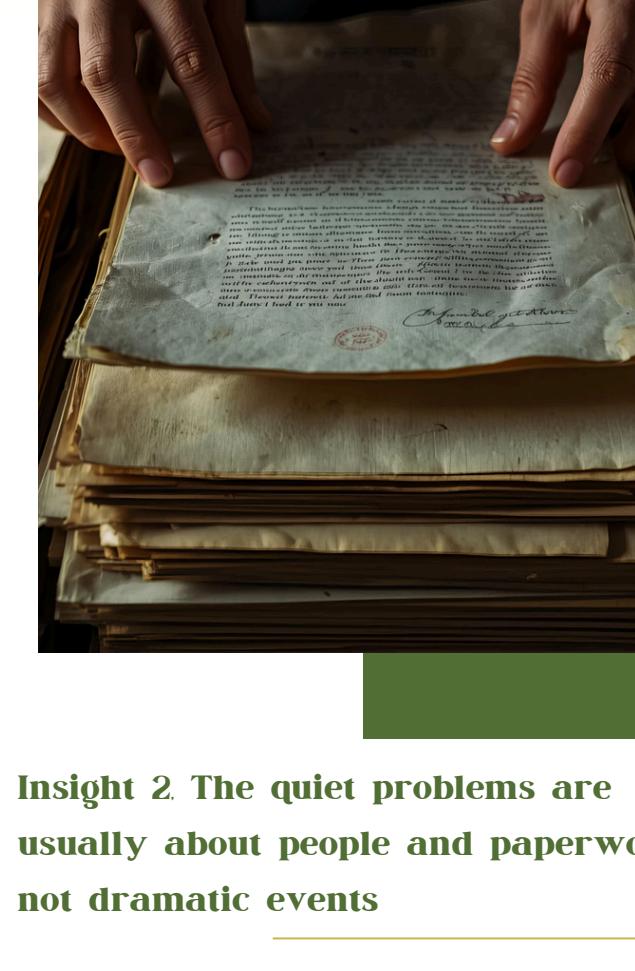
You do not
need a
fresh start.
You need a
finished
one.

Real Life Example

A daughter called our office after her father had a health scare. He had the documents, and she felt relieved at first. Then she opened the folder and realized the power of attorney named a relative he no longer trusted, the health care paperwork listed an old address, and nobody knew where his account logins or insurance details were stored.

Nothing was urgent in that moment, but the uncertainty created stress. The family spent weeks trying to confirm what he wanted, who was allowed to speak, and where the important information lived.

The lesson was simple. The paperwork existed, but the clarity was missing, and clarity is what keeps families steady.



Insight 2. The quiet problems are usually about people and paperwork, not dramatic events

The quiet problems are usually about people and paperwork, not dramatic events.

Most plans do not fail because someone did something terrible. They fail because a decision maker moved away, a relationship changed, a beneficiary form was never updated, or a trust exists but assets were never retitled.

A Note from Dee

As we step into 2026, we do so carrying the warmth of the holidays we just shared — time spent with family and friends, moments of reflection, gratitude, and connection. The end of the year often invites us to pause, breathe, and appreciate what truly matters, and we hope your holiday season was filled with peace, love, and meaningful memories.

Rather than focusing on resolutions that can feel rigid or fleeting, we invite you to think about commitments for the new year — intentional choices about how you want to live, love, and plan for the future. Commitments to protect what you've built. Commitments to care for the people who depend on you. Commitments to clarity, preparation, and peace of mind.

At Sibley Law & Associates, our commitment remains the same: to walk alongside you as a trusted partner in planning for life, legacy, and everything in between. We are hopeful about the year ahead and grateful for the opportunity to continue serving families who value thoughtful planning and intentional living.



THANK YOU!

Thank you again to everyone who supported our **December 5 Toy Drive**. Your generosity and time made a difference, and we are grateful to be part of this community.

YOUR 2026 COMMITMENT STARTS HERE

If you already have an estate plan in place, January is a perfect time to schedule a Life & Legacy Plan Review to make sure your documents still reflect your family, finances, and wishes. If you've been meaning to get started, consider making this the year you move from intention to action.

Schedule your planning session or review today and begin 2026 with confidence, clarity, and peace of mind — knowing you've taken an important step to protect yourself and the people you love.

Here's to a new year filled with hope, purpose, and forward movement — one commitment at a time.

Warmly,
Dee



WHAT'S COOKING



Garlic Butter Shrimp and Rice Bowls

Ingredients:

- 1 lb shrimp, peeled and deveined
- 2 cups cooked rice
- 2 cups broccoli florets
- 2 tbsp butter
- 2 tbsp olive oil
- 3 cloves garlic, minced
- 1 tbsp lemon juice
- Salt and pepper
- Red pepper flakes, optional

Instructions:

- Steam or microwave broccoli until just tender
- In a pan, heat olive oil and butter on medium heat.
- Add garlic, cook 30 seconds, then add shrimp, salt, pepper.
- Cook shrimp 2 to 3 minutes per side until pink
- Stir in lemon juice, add flakes if using
- Assemble bowls with rice, broccoli, shrimpTop with parsley, serve warm

HELLO
JANUARY

January 2026

January
Offer

January is a good time to replace loose ends with clarity. You do not need a fresh start, you need a finished plan. A few documented decisions now can save your family a lot of guessing later.

My January Clarity Offer

For **the first 3 people** to schedule a **Life & Legacy Planning® Session** will receive a **\$100 gift** card to a local restaurant of your choice. Plus, I'll waive my regular **\$750** Planning Session fee. That's **\$850** towards helping you create a winning strategy for your loved ones' future!.

In your session, you will:

- Name **guardians** for minor children and avoid common mistakes
- Confirm who can make **financial** and **healthcare** decisions if you cannot
- Get a clear plan to **reduce** court, conflict, and unnecessary costs
- Leave with **next steps** based on what you actually need, new plan, update, or organization

Walk away knowing the real costs and benefits of planning, and whether you need a full estate plan, an update, or simply better organization.

** Terms and conditions apply. Call for details.*

CLICK HERE



UPCOMING EVENTS

January 2026

Coffee, Donuts, & Legacy Conversations

Friday, Jan. 16, 2026 | 9:30 AM – 10:45 AM

Sibley Law & Associates | Office

- Small, intentionally sized morning gathering
- Relaxed, conversational format
- Estate planning basics in plain language
- Open discussion with time for individual questions

A calm, approachable way to start the year with clarity and confidence.

JOIN US

The page features a large green calendar icon with 'JAN' and '16' prominently displayed. Below it is a yellow 'REGISTER HERE' button with a right-pointing arrow. To the right is a promotional image for the event, showing a coffee cup, donuts, and a portrait of Attorney Dreda Sibley. Text on the right side includes 'ESTATE PLANNING ESSENTIALS', 'With Coffee & Donuts', 'Sip, Snack, & Secure Your Legacy', 'What We Will Cover', and details about the event date (1/16/2026), time (9:30 AM - 10:45 AM), location (Sibley Law & Associates, 1662 S. Fiske Blvd, Rockledge, Florida 32955), and contact information (321) 844-8694. A QR code is also present.

The page features a green calendar icon with 'Jan' and '22' prominently displayed. Below it is a yellow 'REGISTER HERE' button with a right-pointing arrow. To the left is a promotional image for the event, showing a hand holding a key. Text on the left side includes 'Estate Planning Essentials', 'Your 2026 Legacy Blueprint', 'Let's Talk About', 'The Essentials of Estate Planning', 'Avoiding Probate', 'Q&A With Attorney Dreda Sibley', 'What Happens If You Do Nothing in 2026', and details about the event date (1/22/2026), time (6:00 PM - 7:15 PM), location (Fairfield Inn & Suites Viera, 2800 TOWN CENTER AVENUE, MELBOURNE, FL 32946), and contact information (321) 844-8694. A QR code is also present.

Your 2026 Legacy Blueprint

Thurs, Jan. 22, 2026 | 6:00 PM – 7:15 PM

Fairfield Inn & Suites | Viera

- Educational, evening seminar
- Clear overview of estate planning essentials
- Wills vs trusts and how families avoid probate
- What happens when no plan is in place

A practical session for anyone who wants a strong foundation for 2026.

On Our Blog



[The Hidden Risks of Growing Older](#)



[Why Estate Documents Fail: The Hidden Truth](#)



[Don't Lose Your Family Stories: How to Preserve Your Legacy](#)



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

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Stay Informed, Stay Protected



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Planning for Life, Building for Legacy