LEGACY

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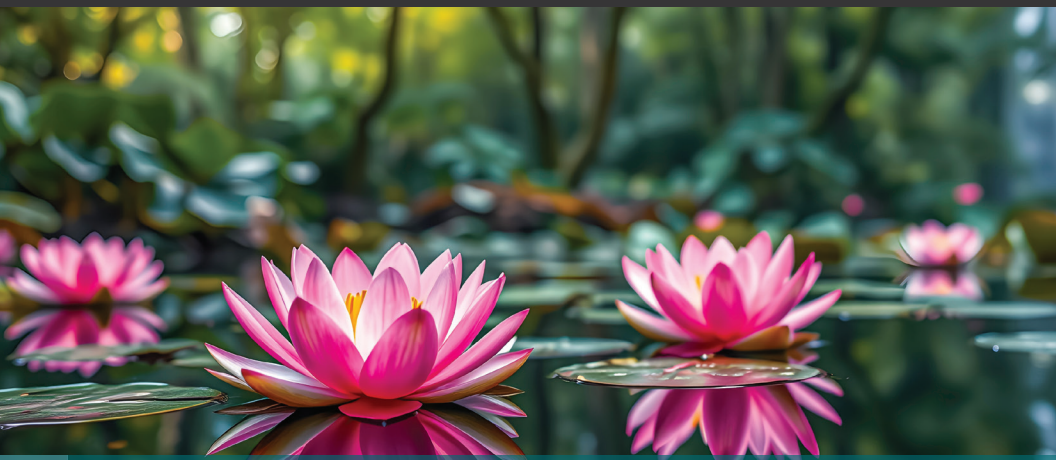
A NEWSLETTER FROM THE TRUST & ESTATE DEPARTMENT OF FLETCHER TILTON



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MESSAGE FROM FRED MISILO

Chair, Trust & Estate Department

FREDERICK M. MISILO, JR., ESQ.
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As we welcome the arrival of spring, a season often associated with renewal and forward planning, it is an appropriate time to reflect on the importance of thoughtful estate and tax planning. As Chair of the Trust & Estate Department, I remain proud of the depth of knowledge, practical insight, and client-centered approach our team brings to every matter. The work we do continues to evolve alongside changes in the law, and this edition of Legacy highlights several timely developments that may significantly impact our clients and their advisors.

Estate Planning Across Generations – *Attorney Daniel Loftus*

In this issue we've included a thoughtful overview of estate planning at every stage of life. This article highlights that estate planning is not a uniform process, but rather an evolving process shaped by changing priorities, family dynamics, and financial circumstances. From millennials just beginning to build a foundation, to Generation X balancing competing responsibilities, to baby boomers focused on wealth preservation and legacy, each generation faces unique considerations. The piece underscores the importance of proactive planning—addressing not only the transfer of assets, but also incapacity, family protection, and long-term goals—to ensure that plans remain aligned with life's transitions.

The Intersection of the Housing Opportunity Through Modernization Act (HOTMA) and Administration of Special Needs Trusts – *Attorney Theresa Varnet*

We also explore the impact of the Housing Opportunity Through Modernization Act (HOTMA) on beneficiaries of special needs trusts. These new federal regulations significantly affect how trust distributions are treated for purposes of housing subsidy eligibility. As discussed in this article, inconsistent interpretation among local housing authorities has created uncertainty for trustees. Careful administration, particularly distinguishing between distributions of income and principal, has become essential to preserving critical benefits while still enhancing a beneficiary's quality of life.

The ADU Boom in Massachusetts – Opportunities, Challenges and Builder Risks – *Attorney Zachary Sullivan*

Massachusetts' Affordable Homes Act continues to reshape the residential landscape, particularly through the legalization of accessory dwelling units (ADUs). This article highlights both the opportunities and the practical challenges that have emerged in the first year of implementation. While the law removes many zoning barriers and creates new possibilities for homeowners and builders, local variability and logistical hurdles remain. For contractors and property owners alike, understanding both the benefits and compliance obligations is key to successfully navigating this evolving area.

Avoiding the Estate Tax Surprise: The Role of the ILIT – *Attorney Michael Duffy*

Finally, we take a closer look at the strategic use of life insurance in estate planning, particularly through irrevocable life insurance trusts (ILITs). As outlined in this article, life insurance can provide critical liquidity and tax advantages when structured properly. However, it is not a one-size-fits-all solution. From managing gift tax considerations to evaluating long-term premium costs, this piece emphasizes the importance of integrating life insurance thoughtfully within a broader, well-designed estate plan.

At Fletcher Tilton, our mission remains to provide practical, forward-thinking guidance that helps clients protect their assets, support their families, and plan confidently for the future. It is a privilege to work alongside such a dedicated team of professionals, and we are grateful for the continued trust our clients place in us.

We hope you find this issue of Legacy both informative and valuable as you plan for the seasons ahead.

A Special Tribute to Attorney Theresa M. Varnet

This issue also includes a very special tribute to Theresa Varnet as she prepares for her retirement this May. On a personal note, it has been a privilege to work alongside Terrie for so many years. She has not only shaped the field of special needs planning, but she has also had a profound impact on my own practice and the way I approach serving clients and their families. Her insight, judgment, and unwavering commitment to doing what is right have been invaluable to our department and to me personally. Beyond her extraordinary professional accomplishments, I will always be most grateful for her generosity as a colleague and the genuine care she brings to every relationship. She will be deeply missed, and her legacy here will endure for many years to come.

Warmly,

Fred Misilo, Esq.
Chair, Trust & Estate Department

ESTATE PLANNING ACROSS GENERATIONS

by Daniel N. Loftus, Esq. | 508-459-8066 | dloftus@fletchertilton.com

WHY EVERY GENERATION SHOULD PLAN AND HOW THEIR PRIORITIES DIFFER

Estate planning is one of the most consequential financial and legal steps a person can take, yet it remains one of the most widely neglected. The common misconception is that estate planning is only for the elderly or the wealthy. In reality, it matters at every stage of life, although what it looks like and what is crucial change significantly depending on where you are in life.

This article provides an overview of the core benefits of estate planning and explores how baby boomers, Generation X, and millennials should each approach it given their distinct financial realities, family structures, and time horizons. While not exhaustive, the article highlights key considerations and strategies to help guide thoughtful planning at every stage.

WHY ESTATE PLANNING MATTERS FOR EVERYONE

Before getting into generational differences, it helps to understand the universal purpose of estate planning. At its core, estate planning is about establishing control over your affairs and ensuring that your wishes are honored, your loved ones are protected, and your assets are distributed intentionally rather than by default state rules. When someone dies without a will, it is known as "intestacy." Each state has intestacy laws that dictate how assets pass when someone dies without a will. These rules rarely reflect the wishes you have for your family. A long-term partner may receive nothing, a minor child could receive an asset they cannot legally manage, or a family business may be forced to sell as a result of a costly probate process.

While most people know that estate planning focuses on your estate after you pass, it also addresses incapacity during your lifetime. Documents like a durable power of attorney and/or a healthcare proxy ensure that trusted individuals can act on your behalf if you are ever unable to do so yourself, whether due to illness, injury, or cognitive decline. This prevents your loved ones from having to go to probate court to get appointed to secure control of your affairs if you have become incapacitated.

Finally, estate planning reduces conflict. Families can be torn apart by the lack of a plan, ambiguous inheritances, and contested estates. This can lead to compounding estate administration costs and family infighting. A clear and legally sound estate plan removes the guesswork and the potential for grief to turn into disputes.

BABY BOOMERS: PRESERVING AND TRANSFERRING A LIFETIME OF WEALTH

Baby boomers are currently the prototypical demographic when one thinks of estate planning. Many are facing the convergence of retirement, declining health, and the transfer of wealth to the next generation. This age group holds the largest share of American family wealth, and the decisions they make now will shape family finances for decades.

KEY PRIORITIES FOR BOOMERS

- **Minimizing estate taxes:** With the federal estate tax exemption currently set at $15 million per individual for 2026, boomers with significant assets need to plan carefully. Irrevocable trusts, annual gifting strategies, and charitable vehicles can each play a role in reducing the value of their taxable estates. Here in Massachusetts, the estate tax exemption is much lower, at $2 million per individual, making estate planning even more advantageous and necessary in this state.
- **Long-term care planning:** Without a plan, long-term care expenses can deplete an estate rapidly. Medicaid planning, long-term care insurance, and irrevocable Medicaid asset protection trusts can all be critical tools at this stage.
- **Updating beneficiary designations:** Retirement accounts, life insurance policies, and annuities pass via beneficiary designation rather than your will. Many boomers set these beneficiary designations decades ago. Divorce, death of a spouse, or estranged relationships make regular reviews essential.
- **Legacy and charitable giving:** Boomers who wish to leave a philanthropic legacy should explore donor-advised funds, charitable remainder trusts, and bequests. These tools can provide income during their lifetime while later leaving meaningful gifts to causes that matter.

GENERATION X: THE MIDDLE GENERATION'S PLANNING IMPERATIVE

Gen X find themselves simultaneously supporting aging parents and raising children of their own. This dual responsibility, combined with peak earning years and growing asset accumulation, makes estate planning both urgent and complex.

KEY PRIORITIES FOR GEN X

- **Business succession planning:** Gen X represents a large portion of small-business owners in America. Without a succession plan, a business built over decades can dissolve quickly after an owner's death or incapacity.
- **Disability and incapacity documents:** Gen Xers are at an age where health events are increasingly possible. A durable power of attorney, healthcare proxy, and living will are essential safeguards.

- **Protecting minor or young adult children:** Many Gen Xers still have dependent children. A will naming a guardian is nonnegotiable. Equally important is a trust that controls how and when children receive assets, preventing a lump-sum inheritance that could be squandered.
- **Blended family complexity:** Divorce and remarriage rates are high among Gen X. Blended families require careful planning to ensure that assets reach the intended recipients without conflict or unintended disinheritance.

MILLENNIALS: STARTING EARLY, BUILDING A FOUNDATION

Many millennials assume estate planning can wait. While they may have fewer assets than older generations, they often have unique risks, digital assets, student debt, young children, and limited financial buffers that make having a basic plan both wise and necessary.

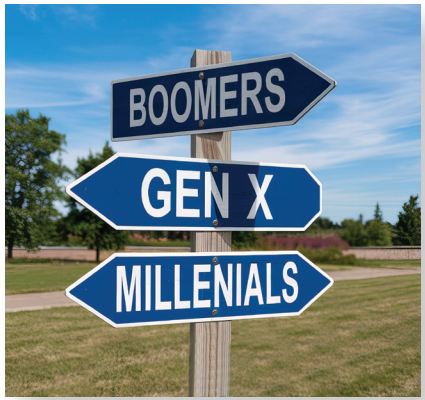
KEY PRIORITIES FOR MILLENNIALS

- **Wills and guardianship designations:** Any millennial with children needs a will. In your will, you will nominate who you'd like to serve as the guardian of your young children. A nomination made in a will has priority in the eyes of the probate court. Without naming a guardian in your will, the probate court will decide who raises your child.
- **Beneficiary designations and retirement accounts:** Millennials who have been saving in 401(k)s or IRAs for years may be unaware that these assets pass directly to named beneficiaries, bypassing any beneficiaries named in a will. It is important to stay on top of updating these designations.
- **Life insurance as an estate planning tool:** Millennials typically have the lowest life insurance premiums available. A term or whole life policy potentially held in a trust can create an immediate estate and provide for dependents in ways that retirement accounts cannot.
- **Digital asset planning:** Millennials are the first generation to accumulate significant digital wealth such as cryptocurrency, non-fungible tokens (NFTs), online businesses, and social media accounts with monetizable value. These assets require specific provisions in estate documents.

THE TIME IS NOW

Estate planning is not a one-time event; it is an ongoing process that will evolve as your life evolves. Marriage, divorce, the birth of a child, a business launch, an inheritance, retirement, and/or a health diagnosis are all triggers for review and revision. The most important step is simply the first one.

No matter when you were born, you should consider reviewing, updating, or starting your estate plan. To ensure it reflects your goals and protects what matters most, we encourage you to contact our estate planning attorneys for personalized guidance tailored to your unique circumstances. **FT**



THE INTERSECTION OF THE HOUSING OPPORTUNITY THROUGH MODERNIZATION ACT (HOTMA) AND ADMINISTRATION OF SPECIAL NEEDS TRUSTS

by Theresa Varnet, Esq. | 508-459-8079 | tvarnet@fletchertilton.com

New federal regulations known as the Housing Opportunity Through Modernization Act (HOTMA) impact how distributions from special needs trusts (SNTs) affect the beneficiary's eligibility for low-income housing subsidies. These include Section 8, Project Based, as well as other HUD housing programs. These new regulations highlight the need for trustees of special needs trusts to stay informed about what benefits the beneficiary of a special needs trust receives as well as all sources of income the beneficiary has. The new regulations deem distributions from an SNT to be income in certain circumstances. The trustee must determine what type of housing subsidy the beneficiary is receiving. The trustee must also determine which SNT distributions are treated as countable income under the new HOTMA regulations.

HOTMA regulations took effect on July 1, 2025. These new regulations are made more complicated, as individual Public Housing Authorities (PHAs) are responsible for enforcement of the new regulations. There is some inconsistency in the interpretation of these regulations, resulting in conflicting and inconsistent information given out by local PHAs. Under HOTMA, distributions for nonrecurring or sporadic income are not deemed income. Sporadic income is a distribution made less than once per year. HOTMA also specifically exempts distributions made from the principal of the SNT. All other distributions are deemed income of the beneficiary for HUD income purposes.

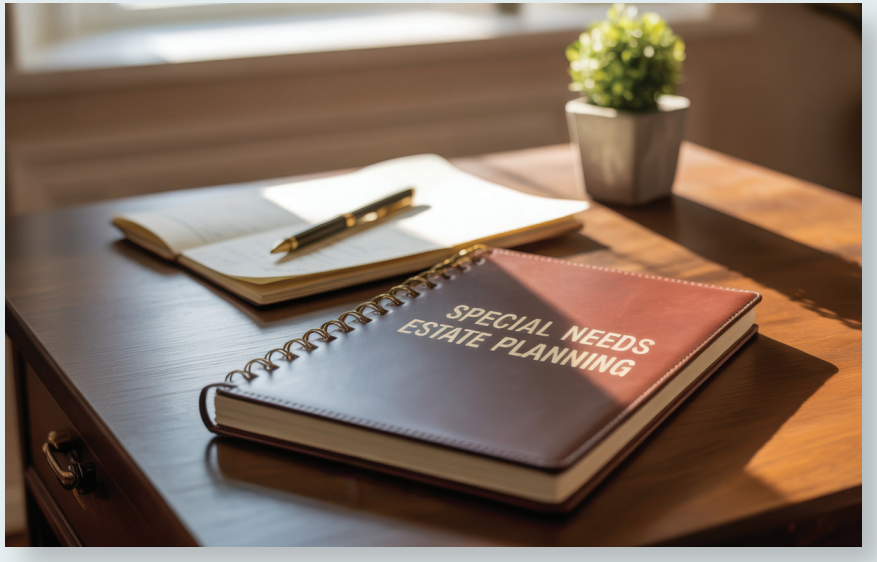
The basic change in the deeming rules is that distributions of trust income to the beneficiary count as household income and will affect the amount of rent subsidy the beneficiary receives. However, distributions from the principal of an SNT will not be deemed income. Some PHAs do not count distributions for health or medical expenses, regardless of age, while other PHAs exempt distributions for health or medical expenses only for minor children. This inconsistent application of what is or what is not treated as income is causing a great deal of confusion, making it unclear how to make distributions from an SNT to avoid an increase in the beneficiary's rent or, worse, loss of eligibility.

One workaround may be to transfer trust income earned from interest or dividends in a year to an ABLE account. A HUD notice issued in 2019 indicates that distributions from an ABLE account are exempt and not included in a beneficiary's income. However, advocates have found inconsistent treatment of distribution of

income to an ABLE account by different PHAs. Some PHAs look at the source of the funds transferred to an ABLE account to see if the transfer source was from earned income or from principal of the trust. If the transfer to an ABLE account is from earned income, some PHAs are deeming even the distributions from an ABLE account to be income if they were made from a transfer made from income of the trust. The safest advice I can share at this point in time is to make all distributions from principal to avoid increasing the beneficiary's rent responsibility or jeopardizing his or her eligibility.

When a beneficiary is receiving a housing subsidy, the trustee must develop a budget that considers eligibility for all government benefits he or she is receiving. The choice of what goods or services are paid by the trust from the trust's income may increase the amount of rent due. An increase in rent may be acceptable in that the beneficiary of the trust is able to live a higher quality of life by paying a bit more in rent. The beneficiary must pay 30% of his or her income for rent, so a slight increase in rent may be warranted in some cases. However, increasing distributions from the trust to the point of exceeding income guidelines is seldom wise if there aren't sufficient assets in the trust to make up for the potential loss of a housing subsidy. If there aren't sufficient assets in the trust to make up for the loss of a housing subsidy, the loss of a housing subsidy should be avoided. Limiting distributions from the trust in order to preserve eligibility must be considered.

To summarize, if the beneficiary of an SNT receives a HUD housing subsidy, there is no consistent treatment of how distributions from an SNT will be treated. The trustee may want to communicate with the specific PHA to determine how it will treat income from an ABLE account prior to transferring income to the ABLE account. If the trustee is still unclear, then the trustee should make all distributions directly to vendors or to an ABLE account from trust principal and not from trust income. **FT**



THE ADU BOOM IN MASSACHUSETTS: OPPORTUNITIES, CHALLENGES AND BUILDER RISKS

by Zachary J. Sullivan, Esq. | 617-807-4090 | zsullivan@fletchertilton.com

Just over a year ago, Massachusetts passed the Affordable Homes Act of 2024 (G.L. c. 40A, § 3), amending the preexisting Zoning Act and expanding housing opportunities across the state with the goal of addressing the affordable housing crisis. A central piece of the new law is the statewide legalization of accessory dwelling units (ADUs). Also known as "granny flats" or "in-law suites," ADUs are small, self-contained apartments that can be created within, attached to, or detached from a single-family home. By allowing ADUs "by right," the law eliminates the need to apply for costly and time-consuming special permits and removes barriers like owner-occupancy requirements. The goal is to give homeowners more flexibility, create space for multigenerational living, and open new rental options, while ensuring municipalities cannot use zoning to unreasonably restrict ADUs. For contractors and builders, this innovative law creates a potential new market to capitalize on smaller-scale residential projects.

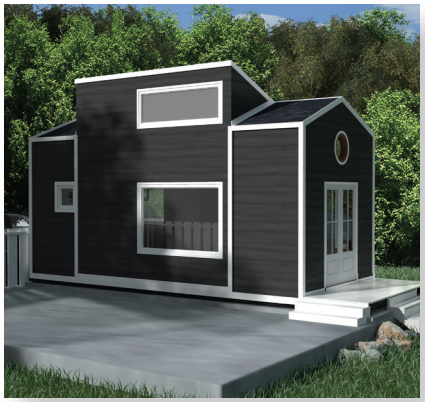
Under the new statute, an ADU must be:

1. a complete living unit, including sleeping, cooking, and sanitary facilities;
2. located on the same lot as the primary home;
3. equipped with a separate entrance; and
4. limited in size to the lesser of 900 square feet or 50% of the main dwelling's gross floor area.

Municipalities may enforce additional "reasonable" limits, such as setbacks, height restrictions, parking rules, and septic compliance, but they cannot prohibit ADUs outright or impose requirements that make them impractical. The statute goes further by expressly prohibiting certain local restrictions, including owner-occupancy mandates and excessive parking requirements. In short, homeowners across the commonwealth now have a clear legal pathway to add ADUs, provided they comply with applicable building and health codes.

A year into implementation, however, the focus has shifted from legalization to execution. When Governor Maura Healey advanced the ADU provisions, her administration projected that the law could generate between 8,000 and 10,000 new units over five years—a meaningful, if incremental, response to the state's estimated 200,000-plus-unit housing shortage. Early data suggests, however, that while adoption is underway, production has been slower to scale than anticipated. As of the first half of 2025, the state reported over 1,000 ADU applications, with hundreds approved. While this reflects real progress, it also highlights that removing zoning barriers alone does not immediately translate into widespread development, particularly when compared with states like California that have experienced a more rapid ADU boom.

In response, the administration has begun focusing on the practical barriers that continue to limit ADU construction:



1. The state has committed $10 million to a homeowner assistance initiative aimed at helping property owners navigate the process, from feasibility questions and site planning to utilities and permitting.
2. The state has launched a statewide design challenge to generate standardized, replicable ADU plans that will be made publicly available, reducing architectural costs and helping homeowners better conceptualize potential projects.
3. Through MassHousing, the state is introducing a reduced-rate loan program offering up to $250,000 for detached ADUs and $150,000 for attached units, targeted at low- and moderate-income homeowners to address the significant up-front costs of construction.

Despite these efforts, friction remains at the local level. Although municipalities are required to allow ADUs by right, they retain authority to impose "reasonable restrictions," and in practice, these can vary significantly from one jurisdiction to another. Builders and contractors have reported that differences in local requirements—such as dimensional controls, infrastructure connections, and permitting processes—can create uncertainty, delay, and added costs. Recognizing this, the administration has indicated it is studying these remaining barriers, suggesting that additional legislative or regulatory refinements may be forthcoming as part of a next phase of ADU policy.

While the new ADU market is appealing, contractors must also be careful not to overlook their potential obligations under the home improvement contractor (HIC) statute, G.L. c. 142A. The HIC statute governs contracts for residential construction work on existing owner-occupied residences with four or fewer units when the work exceeds $1,000. Accordingly, where an ADU is constructed within or attached to an existing residence and the property is owner-occupied, c. 142A will likely apply. It remains less clear whether the statute applies to the construction of a new, detached ADU on a lot with an existing residence, and contractors should consult counsel or other qualified professionals when evaluating those scenarios.

Failure to comply with c. 142A can expose contractors to significant liability, including treble damages, attorney's fees, administrative penalties, and potential loss of HIC registration. To mitigate this risk, contractors should ensure that all written HIC contracts comply with the statute.

The bottom line for contractors is that the legalization of ADUs represents a significant and growing opportunity, but one that is still maturing. The commonwealth has taken the critical first step of removing zoning barriers and is now actively working to address the financial, logistical, and administrative challenges that remain. As these additional supports take hold, ADU development is likely to accelerate. Contractors who proactively position themselves in this space, while maintaining strict compliance with applicable legal requirements, will be well positioned to take advantage of what is shaping up to be a steadily expanding segment of the residential construction market in Massachusetts. **FT**

AVOIDING THE ESTATE TAX SURPRISE: THE ROLE OF THE ILIT

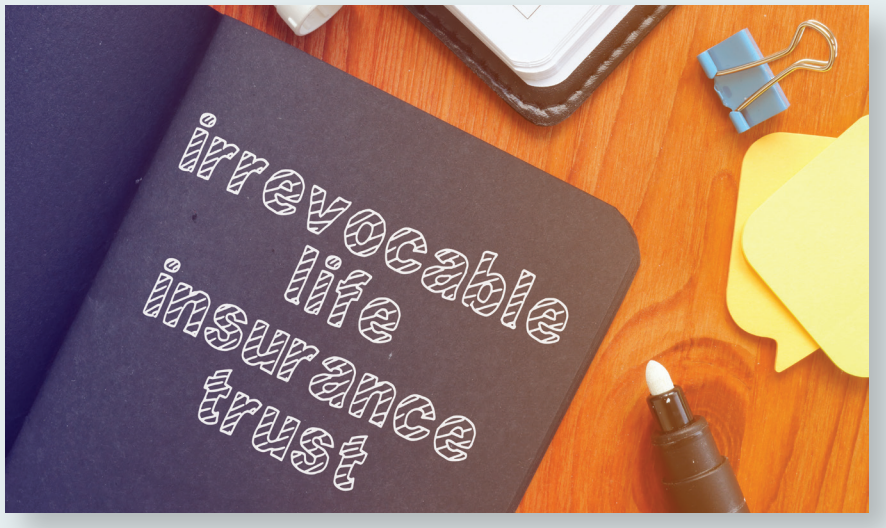
by Michael P. Duffy, Esq. | 508-459-8043 | mduffy@fletchertilton.com

As is the case with smaller estates, larger estates facing state or federal estate tax burdens may benefit from the strategic use of life insurance. Specifically, combining life insurance with an irrevocable trust is frequently used in conjunction with life insurance coverage that is otherwise intended to provide liquidity and hedge key man risk. Like any estate planning tool, however, the use of life insurance and life insurance trusts needs to be considered as merely one aspect of a comprehensive estate plan.

THE ILIT

Families are often surprised that death benefits from a life insurance policy will be included in a decedent's taxable estate, although the policy proceeds are usually not part of a decedent's probate estate and usually cannot be accessed by the insured during their lifetime. As such, the receipt of a $1,000,000 death benefit in Massachusetts can unexpectedly put an otherwise nontaxable estate over the $2,000,000 filing threshold, and a larger insurance payout can put an estate over the $15,000,000 federal estate tax threshold. This fact can create significant liquidity issues for an estate if the policy proceeds are paid directly to named beneficiaries, as the estate can be left with tax liability and no cash.

Life insurance death benefits are included in a taxable estate whenever the decedent retains control over the policy up until the time of their death. Conversely, if the party seeking life insurance protection does not have control over the policy when they die, the death benefits will not be counted as part of their taxable estate. Assuming a policy owner is willing and able to transfer control of the policy prior to their death, the estate tax can be eliminated entirely.



The irrevocable life insurance trust — known as an ILIT — is a popular tool among estate planning attorneys to obtain life insurance coverage for estates where straight ownership of the policy by the insured would result in tax liability. Setting up an ILIT is relatively easy, and the cost is usually low relative to the anticipated tax savings. At the death of the covered life, the ILIT will receive the death benefit proceeds as the beneficiary of the policy, subject to instructions to distribute the money out to the ILIT's designated beneficiaries. This approach can therefore be functionally similar to the policy holder simply naming the beneficiaries directly, although there is no tax. Alternatively, the insured may desire that the death benefits be kept in the ILIT and distributed out to the beneficiaries over a longer period of time in order to provide supplemental support. In any event, the ILIT will distribute the funds out to the trust beneficiaries consistent with whatever terms are selected.

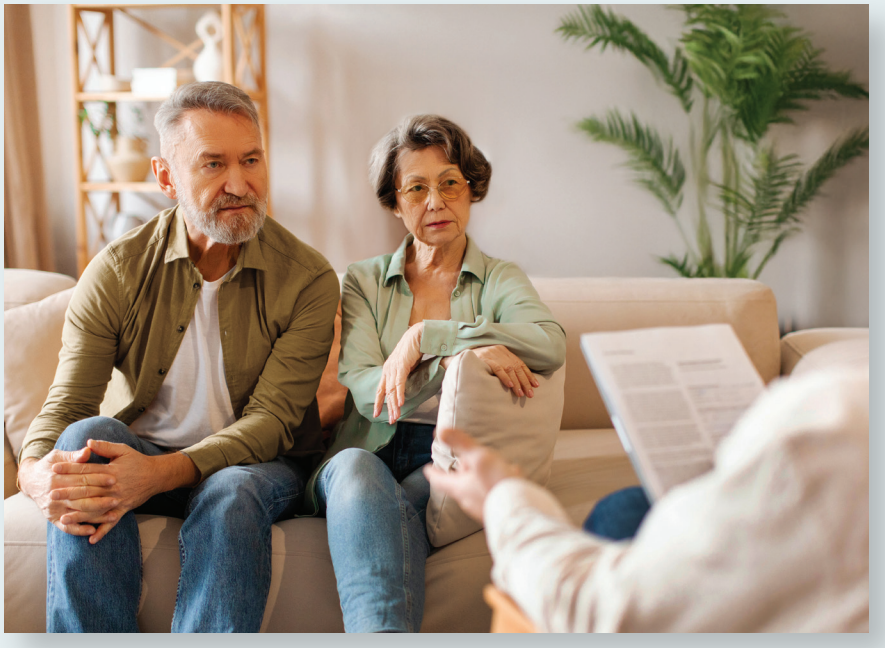
LEVERAGING GIFT TAX EXCLUSIONS

It should be noted that using an ILIT is not entirely tax free. As is the case with funding an irrevocable trust with any type of assets, contributing a life insurance policy to a trust, and contributing additional funds to pay annual premiums, are considered taxable gifts to the trust for federal estate tax purposes. The effect of transferring the value in a life insurance policy or cash to a trust so that it can pay the premiums is to reduce the amount of exemption remaining at the time of death that would otherwise be available for a decedent's estate assets. Conceptually, from a time-value-of-money perspective, making taxable gifts to reduce estate tax liability should not result in any actual savings, but the tax code has created preferential treatment to gifts in certain circumstances that are advantageous to using ILITs.

An ILIT will, in most cases, have something called Crummey powers that will give beneficiaries of the trust a limited right to withdraw cash contributed by a grantor before the trustee uses the cash to pay the annual policy bill. Although the beneficiaries will have this withdrawal right, they are strongly encouraged to not withdraw the money and will normally not request a withdrawal. By giving the beneficiaries of an ILIT Crummey powers, contributions by the grantor become eligible for the $19,000-per-beneficiary annual gift tax exclusion. This per-beneficiary exclusion can be doubled if the grantor is married. Including Crummey powers in an ILIT usually reduces the grantor's overall estate tax burden, because gifts under the annual exclusion amount are not counted toward the grantor's lifetime combined federal gift and estate tax exemption. In instances where an ILIT has multiple beneficiaries, adding Crummey powers allows a grantor to pay the premiums on a large life insurance policy without consuming any lifetime gift and estate tax exemption.

LIFE INSURANCE IN ESTATE PLANS

Using an ILIT is undisputably a simple and effective way to make the cost of life insurance lower from a tax perspective. This does not necessarily mean an estate will always benefit from adding life insurance coverage, though, and it is important to not let the "tax tail" wag the dog in designing an estate plan. In particular, large



policies will normally be expensive to maintain when an insured makes it to age 80 and beyond. If cash is needed at that point to pay for the insured's long-term care, there is a risk there may not be enough money to pay the increased premiums. Clients will sometimes seek to offset life expectancy risk by obtaining life insurance coverage that contains an investment feature that will build up a store of value that can be used later to cover annual premiums. These sorts of features can sometimes defer the need to come up with cash when the insured reaches old age but can still be exhausted if the insured lives to ages 90 and beyond. An additional observation is that policies with complex investment components often make the total cost of the insurance coverage opaque. Ultimately, clients need to understand that if they are intending to buy life insurance as a type of lottery ticket for their family, then the conditions of winning that bet necessarily involve an early death for the insured person. These sorts of economic realities are inherent limitations to using coverage for speculative or investment purposes in an estate plan. A sophisticated estate planner will advise a client that life insurance is most appropriate for estate plans where there are defined risks to protect against, such as the risk that the insured's death will result in a loss of earnings needed to support a family, or as a source to honor a cross-purchase commitment. In the latter case, the death of a business partner will sometimes trigger a surviving partner's obligation to purchase the deceased partner's interest in a business. This sort of financial obligation may be funded with life insurance so that the deceased partner's estate can walk away with cash instead of illiquid equity in a business. Depending on what sort of coverage is needed and where the contractual commitments lie, an ILIT may or may not be advisable in a cross-purchase situation. **FT**

KELLY A. AKANA, ESQ.

Fletcher Tilton is pleased to spotlight **Kelly A. Akana**, an Associate in the firm's Trusts & Estates Department. Kelly focuses her practice in estate planning and estate administration, where she works closely with individuals and families to help them plan for the future and navigate important life decisions with confidence and clarity.

In her estate planning work, Kelly assists clients in creating thoughtful, tailored plans designed to protect assets and provide for loved ones. She takes the time to understand each client's unique circumstances and goals, ensuring that every plan reflects their priorities. She also guides families through the estate administration process, offering clear, practical advice during what can often be a challenging and emotional time. In addition, Kelly represents clients in guardianship and conservatorship proceedings before the Massachusetts Probate and Family Court, helping families ensure that vulnerable loved ones are properly cared for and supported.

Kelly's strong academic background reflects her dedication and work ethic. She earned her bachelor's degree from Le Moyne College, graduating *summa cum laude* and participating in the school's 3+3 Law Program. She went on to earn her law degree from Albany Law School, where she graduated *cum laude*.

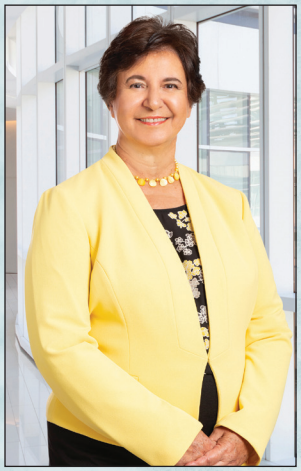
While at Albany Law School, Kelly participated in the school's pro bono in-house litigation clinic with the Family Violence Litigation Department. In this role, she worked directly with survivors of domestic violence and families seeking child custody and protective orders. This experience helped shape her compassionate, client-focused approach to legal practice—an approach that continues to define her work today.

Since joining Fletcher Tilton, Kelly has become an integral part of the Trust & Estate team. She is known for her attention to detail, professionalism, and ability to make complex legal matters more understandable for her clients. Her colleagues value her collaborative spirit and dedication, while her clients appreciate her thoughtful guidance, responsiveness, and steady support.

We are proud to have Kelly as part of our team and look forward to her continued contributions to the firm and the clients we serve.

To contact Kelly, email kakana@fletchertilton.com or call 508-459-8070. **FT**

HONORING A REMARKABLE CAREER: ATTORNEY THERESA M. VARNET



After more than four decades of tireless advocacy, compassionate counsel, and transformative impact, we proudly honor Terrie Varnet as she prepares for her retirement in May.

Terrie has long been a cornerstone of special needs law and planning—widely respected not only for her deep technical knowledge, but for the empathy and lived experience she brings to every client relationship. As both an accomplished attorney and the parent of a daughter with disabilities, she has offered families something rare: guidance grounded equally in professional excellence and personal understanding.

Throughout her career, Terrie has been a powerful advocate for individuals with disabilities and those who care for them. Her work has spanned legal practice, social work, education, and policy—reflecting a lifelong commitment to improving systems and expanding opportunities. From her early roles as a teacher and licensed social worker, to her leadership in national organizations and government advisory panels, she has consistently shaped the field in meaningful and lasting ways.

Terrie's influence extends far beyond the clients she has served. A sought-after speaker and educator, she has shared her insight at conferences across the country and contributed to national conversations through major publications and media appearances. Her efforts have helped elevate the standard of special needs planning and inspired countless professionals in the field.

Yet, for all her accomplishments, those who know Terrie best will remember her for something even greater—her generosity, her unwavering dedication, and the genuine care she shows to every individual and family she serves.

Her legacy is one of profound impact: on her clients, her colleagues, and the broader special needs community. While her presence in daily practice will be deeply missed, the mark she has left on this firm and this field will endure.

We extend our deepest gratitude to Terrie for her extraordinary career and wish her all the very best in this next chapter. **FT**

UPCOMING EVENTS

DESIGNING INDEPENDENCE: SMART HOUSING STRATEGIES FOR LOVED ONES with attorneys Anne Grenier, Michael Duffy, and Matthew Eckel.

Designed for families seeking thoughtful housing solutions for loved ones with special needs. We'll explore practical options including Accessory Dwelling Units (ADUs) and shared living arrangements, discussing benefits, considerations, and key planning steps to help you make informed decisions for the future.

Tuesday, **June 2**, 2026	6:00 – 8:00 PM	In-Person Seminar

ESTATE PLANNING with attorney Michael Lahti

Don't miss this opportunity to take control of your future. Register for one of these informative sessions today!

Tuesday, **May 26**, 2026	10:00AM – 11:30AM	Live Webinar
Tuesday, **June 16**, 2026	10:00AM – 11:30AM	Live Webinar
Tuesday, **July 28**, 2026	10:00AM – 11:30AM	Live Webinar
Tuesday, **Sept. 8**, 2026	10:00AM – 11:30AM	Live Webinar

For more information, and to register for any of these events, please visit the ***Seminars/Webinars*** page on our website: **FletcherTilton.com**

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