

Winter  
2026



# Worth Knowing

COURTESY OF WILSON LAW GROUP, LLC

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## NATIONAL REGIFTING DAY:

### REGIFTING FOR YOUR FUTURE

During the holidays, we usually receive at least one gift that, let's face it, falls a bit flat. When we were young, it might have been an itchy sweater from Grandma or a toy from Mom and Dad that we had outgrown. As adults, maybe someone got your clothing size wrong or misjudged your taste in jewelry, or you ended up with a regrettable White Elephant exchange gift.

You could be honest with the gift giver and request a return or an exchange, but you do not want to hurt their feelings. So you act happy and surprised, though you already know the gift is bound for a box in the basement or a future trip to Goodwill. Then you think of someone who would like it, and a plot is hatched: the regift.

National Regifting Day takes place on the Thursday before Christmas and celebrates giving an unwanted gift to someone else—especially at holiday office parties—as a way to promote sustainability and mindful consumption. Observers of the day generally follow a few simple rules: do not regift the item to the original giver, do not regift something handmade or personalized, and always rewrap it thoughtfully.

While National Regifting Day is lighthearted, it reminds us of the value of intentional giving and the importance of considering not only what we give but how it will be received.

In estate planning, some “gifts” can be regifted, revised, or exchanged over time, while others, once given, are final. The key is knowing the difference and ensuring that you have left a kind of “receipt in the bag” in case an exchange becomes necessary and the “return window” is still open.

### Regiftable Assets: What You Can Update While You Are Alive

Some parts of an estate plan are flexible while you are alive and have capacity (i.e., are of sound mind and can manage your own affairs). Think of these as the “regiftable” parts: the ones that can be exchanged or updated as life changes. With estate planning, it is not about passing along an unwanted gift, but rather thoughtfully repurposing your original intentions—redirecting how future distributions to loved ones will be shared while keeping the same spirit of generosity at the heart of it all.

- **Will.** You can change, add, or remove beneficiaries; update how your beneficiaries are to receive their gifts; and nominate or change guardians of minor children.
- **Beneficiary designations.** The beneficiaries that you designate on life insurance policies, retirement accounts, and payable-on-death accounts can be updated at any time. These designations should be made thoughtfully and coordinated with your overall estate plan; for example, naming your living trust as a beneficiary if it aligns with your overall goals.

CONTINUE

- **Revocable trusts.** You can adjust the trust terms, trustees, beneficiaries, and distribution plans while you are alive and have the capacity to do so. However, keep in mind that properties in multiple states or foreign accounts, or properties that may require updates, may make the process a bit more complicated and require extra legal steps.
- **Powers of attorney and healthcare directives.** These documents can be changed or revoked as long as you retain the capacity to make decisions. If a progressive illness develops, updates may need to occur in stages.
- **Lifetime gifts and charitable plans.** You can make gifts or donations during your lifetime, but the flexibility of those gifts depends on the setup. Once you give something outright, it is usually not possible to take it back. Gifts made through a revocable trust or donor-advised fund can typically be changed while you still have the capacity to do so. Bigger or more structured gifts, such as those made through irrevocable trusts or foundations, are generally permanent once established.

## **Returns and Exchanges: Harder to Make Changes While You Are Alive**

Other estate planning choices come with a shorter “return window.” While not completely irreversible, they are much harder to change without court or administrative involvement.

- **Irrevocable trusts.** These trusts are established to be irrevocable once they have been signed and generally cannot be altered. However, Wisconsin does allow limited updates under certain conditions without the necessity of going to court.
- **Revocable living trusts during incapacity or after death.** Once the trustmaker (also called the grantor or settlor) becomes incapacitated or dies, the living trust’s terms typically become fixed—much like an irrevocable trust. In certain situations, limited updates can still be made without court approval, depending on Wisconsin’s laws. Other ways to build in flexibility include adding spendthrift provisions or giving successor trustees certain discretionary powers, creating some wiggle room by allowing them to make decisions or adjustments as circumstances change, without needing to alter the trust itself.

## **No Returns Available: When Gifts Are Final**

There are some parts of an estate plan that become final once they are carried out, and only in rare situations, such as cases involving fraud, coercion, or a clear mistake, can those actions be undone.

- **Final distributions.** After gifts and inheritances have been made from a will or trust and are in the hands of the beneficiaries, they generally cannot be changed or taken back.

- Delivered lifetime gifts and finalized deeds. After you have given a gift or finalized a deed transferring your real property during your lifetime, it is permanent.

## **Leaving a Receipt in the Bag: Guidance for Beneficiaries**

A comprehensive estate plan is more than just a set of documents; it is a roadmap for your loved ones. It allows you to include clear instructions, guidance, and personal touches that make it easier for them to carry out your wishes with confidence and peace of mind.

- Personal letters or notes. While letters of instruction are not usually legally binding, they can still be incredibly helpful. Use them to explain your intentions for sentimental items, coveted collections, digital accounts, and other accounts, property, or gifts that may benefit from a little extra context or explanation.
- Trustee and executor guidance. Give explicit instructions about how your accounts and property should be managed, especially if they span multiple states or countries, have unique sentimental value, or are intended for a beneficiary with special needs.
- Advisory roles. Appoint trusted helpers, such as trust protectors or investment advisors, to support trustees during unexpected situations. Ensure that their roles are well-defined so they do not conflict with other key decision-makers.
- Backup plans. Name alternate beneficiaries in case the primary beneficiary is unable to accept their gift.
- Organized records. Keep accounts, passwords, and important documents organized to make things easier for your loved ones.

## **Know the Rules: Avoid Estate Plan Faux Pas**

Even regifting has its etiquette. And so does estate planning.

You can avoid estate plan faux pas that lead to conflict or unintended outcomes—and the legal and emotional “return lines” that come from unclear, outdated, or inappropriate gifts—by following a few simple rules:

- Choose wisely. Think carefully about who is receiving what and whether those gifts fit your beneficiaries’ needs and circumstances.
- Be discreet. When making updates or sharing instructions, keep things private and well-documented to protect everyone who might be affected.

- Avoid regifting to the original giver. Anticipate potential conflicts among loved ones or co-beneficiaries and plan contingencies accordingly.
- Celebrate the intent. Focus on the “why” behind each change or bequest. Gifting with intentionality and meaning reduces the chances that an exchange or regift will be necessary later.
- Include a receipt. Leave behind clear letters of instruction, an organized inventory of everything you own, and detailed guidance for trustees and executors.
- Check the return date. Set up regular reviews to ensure that the “gifts” in your plan still align with current laws, relationships, and life circumstances, and that there is still time to make changes if necessary.

### ***A Gift You Can Give Yourself and Your Loved Ones***

Most of us know that regifting comes with rules, and stores have return policies for a reason. Not every gift can be freely swapped. Thoughtful gifting matters. Some things, once given, are final.

Our favorite gift during the holidays might be the one we give ourselves: an estate plan and the gift of peace of mind that comes with having a well-planned future. However, unlike the casual rules of regifting, the rules of estate planning are written and formal.

Schedule a time to “unwrap” your plans with us to ensure that your gifts, as well as your “regifts,” “returns,” and “receipts” reflect both your giving spirit and the law.

### ***One-Pot Creamy Tomato Tortellini Soup***

*A winter classic that feels special without being complicated.*

#### **Ingredients**

- 1 tbsp olive oil
- 2 cloves garlic, minced
- 1 can (28 oz) crushed tomatoes
- 4 cups vegetable or chicken broth
- 1 package refrigerated cheese tortellini
- ½ cup heavy cream (or coconut milk)
- Salt & pepper to taste
- Optional: basil or parmesan for topping



#### **Instructions**

1. Sauté garlic in olive oil for 1 minute.
2. Add tomatoes and broth; simmer 10 minutes.
3. Stir in tortellini; cook per package instructions.
4. Lower heat, add cream, season, and serve.

#### **Optional Toppings**

- Crispy Parmesan Croutons
- Fresh basil or parsley

#### ***Why we love it:***

*This soup comes together in one pot, requires minimal prep, and delivers maximum comfort on cold winter evenings.*

# ***Save The Date***

## ***Thursday, April 9<sup>th</sup>***

We hope our RWAY Members will join us at  
our annual forum dinner

With guest speaker Brian Udermann  
speaking about laughter and humor

**RSVPs are required**  
**Watch the mail for your invitation**  
**Sent exclusively to rway members**



**Our featured charity  
will be the....**

### ***Dane County Humane Society***



# RWay Symposium

All classes are offered EXCLUSIVELY to our RWAY members and their guests.

## RSVPs are Required!

Wilson Law Group combines our most valued educational workshops into two convenient half-day events!

### Where:

Spark by Hilton  
(formerly Clarion Suites)  
2110 Rimrock Road  
Madison, WI 53713

### When:

Saturday, April 25<sup>th</sup>, 2026

### Three Ways to Register:

#### Phone

608-833-4001

#### Email

mail@wilsonlawgroup.com

#### Website

wilsonlawgroup.com

**8:15 a.m. - 9:00 a.m.**

### Trustee Training: Trust Process

This program will provide attendees with an understanding of estate planning concepts, the value of trusts in comprehensive planning, and an introduction to the trust administration process. Attendance is a must for every Trustee and successor Trustee. A Trustee Handbook will be included. This program is a precursor for the Trustee Training (The Administration Process) program of estate planning concepts, the value of trusts in comprehensive planning, and an introduction to the trust administration process. Attendance is a must for every Trustee and successor Trustee. A Trustee Handbook will be included. This program is a precursor for the Trustee Training (The Administration Process) program.

**9:15 a.m. - 10:00 a.m.**

### Trustee Training: The Administration Process

The Trust Administration workshop provides Trustees with a detailed description of the decisions to be made and the tasks to be completed following the death of a Trustmaker. These include valuing assets, administering retirement plans and annuities, dividing and distributing trust assets, and preparing estate and fiduciary income tax returns. It is important to know how to handle these responsibilities before the need exists. Prior attendance at the Trustee Training (The Trust Process) program is highly encouraged.

**10:15 a.m. - 11:00 a.m.**

### Are you Ready for Your Future?

As we all know, finding a senior living community is often an overwhelming and daunting task. Tracy Doeppers, who works for Care Patrol, works with families to learn about their needs, concerns, and preferences before making recommendations for safe and appropriate living options that fit their unique situation. Her goal is to empower seniors and their families as they make important decisions about their next chapter in their lives. During this exclusive presentation, she will be discussing all aspects related to planning for care after retirement.

**11:15 a.m. - 12:00 p.m.**

### Pre-Planning Your Funeral

Planning ahead for funeral arrangements offers peace of mind and can be a vital component of a comprehensive estate plan. Did you know that pre-paying for funeral expenses can also be a key strategy in Medicaid spend-down planning? By establishing a irrevocable funeral trust, you can set aside funds for your arrangements, and these funds are typically not counted as an asset for Medicaid eligibility purposes. This allows you to responsibly allocate resources for your future needs while preserving other assets that might otherwise be subject to Medicaid spend-down requirements. Join Melissa Theisen from Gunderson Funeral Home to learn more about how advanced funeral planning can benefit your overall financial and estate strategy.

# *A Cozy Chat About Your Legacy: Planning for Peace of Mind This Holiday Season and Beyond*

## *12 Estate Planning Steps to Take This Holiday Season*

"On the first day of Christmas, my true love gave to me a partridge in a pear tree."

—The Twelve Days of Christmas

A partridge in a pear tree? Lords a-leaping? Many of us may know the lyrics to "The Twelve Days of Christmas," but few likely know its origin or the meanings behind the song. And what is the story with the 12 days, anyway? Isn't there just one?

The popular song was inspired by the 12-day liturgical season in Christianity known as Christmastide that runs for 12 nights, from December 25 to January 5. It began as a Church tradition and later inspired a period of feasts in medieval and Tudor England, as well as an English folk song. The modern version we know was not written until 1909.

The song may be about symbolic gifts of love and melody, but in estate planning, the most valuable gifts you can give are the ones that bring clarity, protection, and peace of mind—and that last well beyond the holidays.

Keeping in the spirit of the song, consider the following 12 estate planning gifts, each one a practical step you can take to protect your loved ones and plan for your future.

### **1. A partridge in a pear tree.**

Female partridges are among a group of clever birds known to feign injury as a way to lure predators from their nest and protect their young. Think of your estate plan as the human version of that instinct—a clever way to protect and reduce risk for your own loved ones.

**Estate planning step:** Schedule a meeting with your estate planning attorney to discuss your priorities, values, and needs. Laying this groundwork ensures that every step that follows serves your core objectives. Be prepared to discuss family dynamics and special circumstances; pinpoint your legal objectives (e.g., minimizing estate taxes or avoiding probate); and determine which financial and estate planning strategies best meet your needs.

### **2. Two turtle doves.**

Turtle doves often serve as a symbol of devotion. A comprehensive estate plan that includes everyone you value in your life can demonstrate your own level of commitment to those closest to you.

**Estate planning step:** Before meeting with your attorney, gather your personal, financial, and family information, including names, birthdates, and contact information for your children, stepchildren, spouse, siblings, and other loved ones. Consider involving your spouse or your closest family members early in the process. Including them early helps ensure that everyone understands your intentions, avoids misunderstandings, and reduces the risk of surprises or conflict later.

### **3. Three French hens.**

In the famed Christmas carol, the three French hens are commonly associated with the virtues of faith, hope, and generosity. In seeking to safeguard your own nest egg for the next generation, consider what hopes you may have for their future as well as whom you would trust most to carry out your wishes.

**Estate planning step:** Take time to identify your beneficiaries and understand their individual needs—financial, emotional, or otherwise. Knowing what you want to support in each person's life helps shape a plan that is both practical and meaningful. But do not stop there; think carefully about whom you trust to carry out your wishes, since the success of your plan depends on choosing the right people to fulfill your intentions when the time comes.

### **4. Four calling birds.**

Some historians assert that the song lyrics originally referenced "colly" birds, an archaic term for blackbirds. Highly territorial, blackbirds stand ready to defend their home under any circumstances. Once you have a clear picture of what you wish to protect, you will also be able to secure all that you hold dear.

**Estate planning step:** Prepare an inventory of everything you own and owe, including a complete list of your assets (e.g., accounts and property), income information, and existing insurance policies, as well as your debts. Have this information organized and ready to share at your meeting with your attorney, ensuring you can effectively defend and protect your loved ones through your estate plan.

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## 5. Five golden rings.

According to some researchers, the gold rings from the "Twelve Days of Christmas" song do not signify jewelry but the name of yet another bird, the goldfinch. A resilient and adaptable songbird species, the goldfinch reminds you to be prepared to weather any of life's unpredictable events.

**Estate planning step:** Preparing for the unexpected means considering many possible scenarios. Your estate plan should be flexible enough to adapt as your life, family, and finances evolve. Before meeting with your attorney, review any recent life changes, such as births, deaths, marriages, or the acquisition of new assets, and consider how your goals may shift over time. This will enable your plan to be designed to grow and adapt with you.

## 6. Six geese a-laying.

Some pinpoint the six geese in the song as representing creation and new life. Similarly, think of estate planning not as gloomy or morbid but as a forward-looking act of creating new opportunities and protections for those who come after you.

**Estate planning step:** An estate plan encompasses more than distributing your money and property after you have passed away. Creating a thoughtful plan that passes your wisdom and values on to your beneficiaries can prove just as meaningful. Think about what family histories, stories, or personal philosophies feel crucial to share with the next generation. You may consider including these in a legacy letter that accompanies your estate plan. Taking this step not only strengthens your legacy but also provides new opportunities and perspectives for the next generation to build upon.

## 7. Seven swans a-swimming

The number seven is often regarded as sacred in many religions and cultures. In Catholicism, it has often been tied to completeness or perfection. While no one is perfect, you can work with advisors and estate planning professionals to ensure that your estate plan is as complete and legally solid as possible.

**Estate planning step:** Finalizing and signing your estate planning documents is essential to ensure that they are legally valid and enforceable. Because requirements for witnesses, notarization, and execution vary by state, working with a qualified professional helps ensure that your documents meet all legal standards and reflect best practices in Wisconsin.

## 8. Eight maids a-milking.

The milkmaid in the lyrics has elicited a range of interpretations throughout history, including portrayals of diligence, humility, and dignity in everyday tasks. At first glance, estate planning may seem to be of interest only to those with significant wealth, but in reality, it is a process from which everyone can benefit, regardless of the size of their estate.

**Estate planning step:** Focus on your goals, not just your net worth. Like the milkmaid who found meaning in her everyday work, view your estate plan as a way to care for the people and values that matter most—both during your lifetime and after your death. A well-crafted plan can also guide and protect you during periods of incapacity (being unable to handle your own affairs), ensuring that your daily life and decisions continue to reflect your wishes.

## 9. Nine ladies dancing.

Whether the nine ladies in the song symbolize angels or virtues such as love, joy, and patience remains uncertain. Either way, they serve as a reminder to take the necessary steps in the estate planning process. It may initially seem intimidating or hard to follow, but with guidance from your advisor and attorney, all components of your plan will ultimately align.

**Estate planning step:** Partner with a professional to master all the right estate planning moves. If you establish a trust-based estate plan, be sure to fund the trust, i.e., transfer assets into it, so it actually works as intended and avoids probate. Another smart move is to keep your beneficiary designations up-to-date, ensuring that your accounts align with the rest of your plan.

## 10. Ten lords a-leaping.

The leaping lords remind us to lift others up and stay connected during the holidays. Joy grows when it is shared, especially with those who may need extra support or encouragement.

**Estate planning step:** Taking the lead involves helping those around you. In estate planning, communicate the key elements of your plan to all key partners involved in the process, including your fiduciaries and beneficiaries. Ensure that they are aware of the location of your documents, who is responsible for what, and what you expect from them. By involving your loved ones in the conversation, you provide them with clarity about your wishes and ensure that they are supported when life feels uncertain.

**CONTINUE >>>**

## 11. Eleven pipers piping.

Estate planning can help maintain harmony among your loved ones. You are the composer, and your financial accounts, property, and personal possessions are all instruments that play a role in your plan. A well-structured estate plan that accurately reflects your intentions can facilitate a smooth transfer of assets to your beneficiaries.

**Estate planning step:** Once you have completed your carefully curated “playlist” of estate planning documents, store your plan securely (both physically and digitally), and maintain a summary or index that helps your loved ones quickly find what they need.

## 12. Twelve drummers drumming.

Getting into a consistent rhythm as the seasons of your life shift means less stress and more time for celebration and enjoyment.

**Estate planning step:** Set a regular review schedule—annually or after major life events such as marriage, birth, or a move—to keep your plan current with your life and the law.

## The Greatest Gift You Can Give

Knowing where something came from, whether a song, a family tradition, or a personal value, deepens its meaning. The same principle applies to your estate plan. To create a plan that truly reflects who you are and what you care about, your attorney needs to understand your history, relationships, and goals. It may take longer than 12 days to create your plan once we have all the necessary information, but you will have a gift far more valuable and lasting than anything found under the tree.

This holiday season, as you reflect on the year and spend time with loved ones, you can take real steps toward securing your family's future—one meeting, one conversation, and one thoughtful gift at a time. Call us to schedule a time to create or review your existing estate plan.



# This Season In History!

**January 5, 1933** – Construction Begins on the Golden Gate Bridge

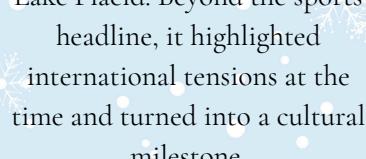


**February 2, 1887** – First Groundhog Day (PA)  
Punxsutawney hosted the very first “Groundhog Day,” cementing a tradition that still draws thousands.



**February 22, 1980** – “Miracle on Ice” (NY)

The U.S. Olympic hockey team defeated the Soviet Union in Lake Placid. Beyond the sports headline, it highlighted international tensions at the time and turned into a cultural milestone.



**March 4, 1932** – Amelia Earhart Lands in Milwaukee

Earhart visited as part of a national aviation-law and safety tour. Her appearance helped spur discussions around airport regulation and air traffic governance in Wisconsin during aviation's early era.



**March 24, 1958** – Elvis Presley

Drafted Into the U.S. Army  
Elvis reported for duty at Fort Chaffee, becoming one of the most famous draftees in history. His service is often cited as a rare moment that united pop culture, patriotism, and public fascination.



## Fun Things to do in Madison, WI this Winter.....

**Beer & Cheese Fest 2026**  
Saturday, January 17<sup>th</sup>, 2-6 PM  
Alliant Energy Center

**14th Annual Frozen Assets Festival**  
Saturday, February 7<sup>th</sup> 10 AM - 3 PM  
The Edgewater & Frozen Lake Mendota

**International Festival (free event)**  
Saturday, March 7<sup>th</sup>, 10 AM - 5 PM  
Overture Center



# MEET THE WILSON LAW GROUP ATTORNEYS & STAFF: WINTER EDITION



## Mary

Best Wisconsin winter survival tip

- Always keep a shovel in your car and never have your gas below  $\frac{1}{4}$  full in the winter

Which winter beverage fuels your workday?

- Seasonal flavored coffee always fuels my work day!

Cozy item you can't live without this season

- Heated blanket and my Nintendo Switch



## Rebecca

What's your controversial winter opinion?

- If it's cold, it might as well be snowing too!

Cozy item you can't live without this season

- Fuzzy socks

If you weren't working at Wilson Law Group, what would you be this winter?

- I'd be living out my childhood dream competing in the winter Olympics in freestyle or downhill skiing.



## Kati

Favorite winter movie or TV comfort show

- Gilmore Girls

How do you stay productive on dark winter days?

- Hot coffee and upbeat music

Favorite winter book or podcast

- A December to Remember



## Kathy

Best Wisconsin winter survival tip

- Heated clothing

How do you stay productive on dark winter days?

- It is difficult, start the day with exercise is a good way, makes me more productive throughout the day

Which winter beverage fuels your workday?

- Dt. Dr. Pepper but if I wasn't at work, Tom & Jerry or egg nog



## Kassandra

What's your controversial winter opinion?

- Snow is only magical until you have to drive in it—after that, it's just cold chaos.

Favorite winter book or podcast

- A good true-crime podcast—perfect for long winter days and drives.

If you weren't working at Wilson Law Group, what would you be this winter?

- A professional travel planner researching my future European getaway...from under a blanket, of course.

# MARK YOUR CALENDARS



Martin Luther King Jr. Day

January 19th



Groundhog Day

February 2nd



Super Bowl Sunday

February 8th



Valentine's Day

February 14th



Mardi Gras

February 17th



Daylight Savings

March 8th

St. Patrick's Day

March 17th



National Puppy Day

March 23rd

