Marshall Law Addresses Estate Planning Myths Affecting Families in Wildwood, Florida

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Marshall Law, an estate planning and elder law firm in Wildwood, Florida, is addressing five common misconceptions that lead families across Central Florida to unnecessary expense and delay. The firm, founded by attorney John Thomas Marshall, focuses on estate planning, probate, trust administration, guardianship, and elder law for clients in Sumter, Lake, and Marion Counties. The guidance follows a recent episode of the firm?s podcast, Trust Me, It?s Complicated, and an accompanying article, ?Estate Planning Myths That Cost Families Thousands,? in which Marshall examines how assumptions about wills, trusts, joint ownership, and incapacity can prove costly under Florida law.

Among the assumptions the firm encounters most often is the belief that a surviving spouse automatically inherits everything. For estate planning clients in Wildwood and The Villages, Florida law does not guarantee that result. The type of asset, how property is titled, and whether either spouse has children from a prior relationship all affect what happens, and the state?s homestead rules add further complexity for families in Sumter County. National data indicates how few households are prepared for these questions. The 2025 Trust & Will Estate Planning Report found that 55 percent of Americans have no estate documents at all, and the 2026 edition of the report placed that figure at 56 percent.

A second misconception holds that estate planning serves only the wealthy. Marshall, who has handled probate matters for more than 20 years, notes that smaller estates often bear probate costs that are proportionally higher than those of larger estates, and that probate timelines in Florida courts have lengthened in recent years. A related misunderstanding concerns how a will functions, because rather than keeping an estate out of court, a will is the document that directs the probate process, while a trust is the primary tool for transferring assets outside court oversight. For clients in Leesburg, Lady Lake, and Fruitland Park who view joint ownership as a shortcut, the firm?s probate and trust administration work points to a separate set of risks, including exposure to a co-owner?s creditors, unintended inheritance outcomes, and tax consequences. The firm?s elder law and guardianship practice in Lake and Marion Counties addresses a further cost of inaction, because when no documents are in place and a person becomes incapacitated, the matter generally proceeds through a court-supervised guardianship.

Marshall brings a taxation background to this work, holding a Juris Doctor and a Master of Taxation and admission to practice before the United States Tax Court, in addition to more than 20 years of experience in estate planning and elder law. ?A will is essentially a set of instructions for the probate court, not a way around it, and many families learn that only after a death,? said John Thomas Marshall, Esq., Owner and Founder of Marshall Law. ?The same gap appears with joint accounts and with the assumption that planning can wait. Most Americans have no estate documents at all, according to the 2025 Trust & Will Estate Planning Report, and in Florida the consequences, from homestead complications to guardianship proceedings, tend to fall hardest on the families least prepared for them.?

Marshall Law maintains its office at 1305 Cleveland Ave Ste D, Wildwood, FL 34785, in Sumter County and adjacent to The Villages, among the largest age-restricted communities in the United States. The firm serves clients throughout Sumter, Lake, and Marion Counties, including Wildwood, The Villages, Leesburg, Lady Lake, Fruitland Park, and Minneola. Directions to the Wildwood office are available through the firm?s Google Maps listing. Local demographics underscore the relevance of estate and elder law planning in the area, as the U.S. Census Bureau identified the Wildwood-The Villages metropolitan area as the nation?s fastest-growing in its Vintage 2023 estimates and reported the same area had the highest median age of any U.S. metro, 68.1, in 2024.

Marshall Law is an estate planning and elder law firm based in Wildwood, Florida, providing estate planning, probate, trust administration, guardianship, and elder law services to families across Central Florida. Additional information about the firm and its practice areas is available at https://marshalllawpa.com, and the firm?s Google Business Profile. Marshall Law intends to continue publishing educational material on Florida estate and elder law topics through its podcast and blog as part of its ongoing work in Sumter, Lake, and

Marion Counties.

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Marshall Law

Marshall Law is your premier estate planning attorney serving all of Central Florida. Our firm is distinguished for bespoke legal solutions tailored to each client's unique estate planning, probate, and guardianship needs.

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