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This Guide Includes:

1. Our guided process to serving as successor trustee
2. A certificate for a free initial consultation with an Alperin Law attorney regarding your role as trustee
3. A free "Quick Start" video - 45 minutes

Pricing:
Price: \$275
Call us at 757-490-3500 or email us at angel@alperinlaw.com to order your copy today!

Interested in learning what it means to be named as Successor of a trust? If so, this handbook is for you. The purpose of this manual is to give the Successor Trustee, a general understanding of what to expect and what needs to be done, along with some detailed checklists and guidelines to assist in the administration of the trust. This manual is not a substitute for proper legal advice and assistance, but it can give you a great deal of help and peace of mind, whether you choose to handle the position of Trustee on your own, or with the assistance of an attorney.

Ingredients

For the Firecracker Sauce:

- 1/2 cup peanut butter
- 1/3 cup low sodium soy sauce
- 1/3 cup sesame oil
- 1/4 cup rice vinegar
- 2 tablespoons chili paste
- 2 tablespoons sugar
- a small knob of fresh ginger, peeled
- a clove of fresh garlic, peeled

For the Lettuce Wraps:

- 1 block extra firm tofu
- 4 ounces brown rice noodles
- 1 head butter lettuce for wrapping
- 1/2 cup peanuts for serving
- 1/2 cup cilantro for serving
- 1 lime for serving

RECIPE OF THE MONTH

Firecracker Vegan Lettuce Wraps

Instructions

- Step 1:** Soak Noodles - Soak noodles in lukewarm water for 30 minutes until soft and flexible.
- Step 2:** Make Sauce - Blend all the sauce ingredients together in a small blender or food processor until smooth and creamy.
- Step 3:** Cook Tofu - Press and cube tofu, then stir-fry in oil until golden (about 15 mins). Add half the sauce and cook 3-5 more minutes. Set aside.
- Step 4:** Finish & Wrap - Drain noodles and stir-fry with remaining sauce (add water if sticky). Mix with tofu, then serve in lettuce leaves with peanuts, cilantro, lime, and extra sauce.



UPCOMING EVENTS

ONLINE
WEBINAR

PLAN NOW TO PROTECT YOUR LOVED ONES

Wednesday, October
8th at 2:00 PM

Scan here
to register!

ONLINE
WEBINAR

HOW TO PROTECT YOUR HOME, YOUR
ASSETS, AND YOUR FAMILY FROM THE
COSTS OF LONG-TERM CARE

Monday, October 20th
at 6:00 PM

IN-PERSON
SEMINAR

PLAN NOW TO PROTECT YOUR LOVED ONES

Wednesday, October
15th at 2:00 PM

IN-PERSON
SEMINAR

THE ABCS OF SUCCESSFULLY ACTING
AS A SUCCESSOR TRUSTEE

Wednesday, Nov. 26th
at 2:00 PM



Planning & Protecting



Alperin Law & Wealth Newsletter
September 2025 Edition

Our Firm Proudly Supports the 2025 Alzheimer's Association Walk to End Alzheimer's®

Alperin Law & Wealth to Once Again Sponsor and Participate in the 2025 Alzheimer's Walk

Alperin Law & Wealth is proud to announce its continued sponsorship and participation in the upcoming Alzheimer's Association Walk to End Alzheimer's. As a firm deeply committed to supporting the local community and advocating for those affected by memory loss, this marks another meaningful year of involvement in one of the region's most impactful events. The Walk to End Alzheimer's is the world's largest fundraiser for Alzheimer's care, support, and research. It brings together families, caregivers, and advocates to honor those affected and raise critical funds



toward ending the disease. For Alperin Law & Wealth, the event is much more than a sponsorship—it's a personal mission. "As a firm that serves many families navigating the challenges of aging, Alzheimer's and dementia are conditions we see the impact of every day," said Scott Alperin, founding attorney of Alperin Law & Wealth. "We are honored to stand with the Alzheimer's Association once again, not just as sponsors, but as active participants walking for a future without Alzheimer's."

Team members from Alperin Law & Wealth will lace up their sneakers and walk alongside hundreds of other community members to show their support, raise awareness, and contribute to vital fundraising efforts. Their involvement reflects a deep commitment to both elder law and compassionate service—helping clients plan for the future while also supporting broader efforts for research and support.

Over the years, the firm has built a reputation not only for its legal and financial expertise but also for its dedication to community involvement and education. Participating in the Alzheimer's Walk aligns perfectly with its mission of empowering families with knowledge and resources to navigate life's toughest transitions.

Support our team and the cause by joining the walk or making a donation—every step and contribution counts. To learn more about how you can get involved, please contact Alperin Law and Wealth at 757-386-4099. A member of our team will be happy to assist you with the online donation link or answer any questions you may have."

Scan the QR Code for more information on how you can donate to Team Alperin!



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The Retirement Time Trap: More Free Time Doesn't Guarantee Happiness

Why Retirement Requires Intentional Planning to Turn Dreams into Reality

When people envision their future, they often fall prey to psychological biases. One common belief is that they will become a completely different, improved version of themselves—free from current bad habits. Another widespread misconception is the belief in unlimited free time ahead.

This second idea, known as the future time slack bias, makes people assume that one day—whether on a weekend or in retirement—they'll have all the uninterrupted time to pursue meaningful goals like learning new skills, volunteering, or traveling. Unfortunately, these dreams often remain deferred to a vague "someday."

For those still working, this bias shows up in weekend plans that get replaced by scrolling social media or chores. Retirees are no different; despite having more unstructured time, much of it fills quickly with routine activities—especially watching TV, which averages over four hours a day for retirees.

The truth is that those idealized free days rarely arrive on their own. Time is a finite and precious resource. Whatever you hope to accomplish requires intention and action today. As the Roman poet Horace famously advised: Carpe diem—seize the day.

According to the American Time Use Survey, after daily responsibilities are handled, retirees have about 1,000 discretionary hours per year—similar to working a part-time job. Financial writer Jacob Schroeder argues that this limited free time is even more valuable than money. Without a plan or structure, it's easy to waste.

Research also shows that too much unstructured free time can lower overall well-being. Having a clear purpose and planned activities is crucial for happiness.

There is a strong correlation between time and money. Being intentional with both improves your chances of achieving your dreams. For example, setting aside funds for a trip removes financial excuses, making action more likely.

Ultimately, saving for retirement isn't just about finances—it's about freeing your time to do what matters most. To make the most of your retirement, consult the experts at Alperin Law & Wealth. As your trusted legal, tax and wealth advisors, we help you clarify your goals and create a plan to turn your retirement dreams into reality

To learn more about how integrating legal, tax and wealth planning can benefit you and your loved ones, call us today at 757-490-3500 or visit us online at alperinlaw.com

WHAT OTHERS ARE SAYING about Alperin Law & Wealth

"Alperin Law exceeded my expectations, and I would highly recommend them to anyone, they are the best. Very professional and knowledgeable, also caring and friendly to put the client at ease."

Heather P.

September Word Search

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SEPTEMBER	CONGRESS	ALPERIN	TAX
SENIORS	ESTATE	WEALTH	GIFT

Congress Passes Sweeping Tax Changes Under "One Big Beautiful Bill Act"

Key Tax Law Changes That Could Affect Your Planning—Here's What You Should Know

"ONE BIG BEAUTIFUL BILL" ACT PASSES

Congress has officially passed the "One Big Beautiful Bill Act," bringing significant and permanent changes to U.S. tax law. With many clients seeking clarity, here is a breakdown of the key provisions that may impact your tax planning moving forward.

INCOME TAXES & STANDARD DEDUCTION

The 2017 income tax brackets—10%, 12%, 22%, 24%, 32%, 35%, and 37%—are now permanent. Thresholds for each bracket will continue to be adjusted annually for inflation. The higher standard deductions from 2017 have also been made permanent:

- \$15,750 for Single or Married Filing Separately
- \$23,625 for Head of Household
- \$31,500 for Married Filing Jointly

These amounts will also be indexed for **inflation** each year.

NEW DEDUCTION FOR SENIORS

From 2025 through 2028, individuals aged 65 and older may qualify for an additional \$6,000 deduction. However, this benefit will gradually phase out based on income levels.

ESTATE, GIFT, AND EDUCATION UPDATES

The estate and gift tax exemption has been permanently raised to \$15 million, indexed annually for inflation. ABLE accounts can now permanently receive penalty-free rollovers from 529 plans.

Additionally, contributions to ABLE accounts can now match the federal poverty level for one-person households. savings have expanded: 529 account funds can now be used for more than just college. Qualified uses now include vocational and credential programs, K-12 expenses beyond tuition (like curriculum, educational tools, and extracurricular programs), and dual enrollment and testing fees.

ENERGY & VEHICLE CREDITS SET TO EXPIRE

The Residential Clean Energy Credit for solar installations on homes will be phased out and ends December 31, 2025. The Clean Vehicle Credit for new and used clean vehicles (personal and commercial) will be phased out and terminates on September 30, 2025.

FINAL THOUGHT

As always, we are reviewing the new law closely and crafting strategies to help minimize your tax burden. Many of these provisions take effect soon, so we strongly encourage proactive planning. Please reach out with any questions about how these changes may impact your legal, tax, or financial situation.



Employee Spotlight:

Gabby Kenney



This month, we're thrilled to shine the spotlight on Gabby Kenney. From the moment clients step through our doors, they're greeted with Gabby's friendly smile and calming demeanor. Additionally, beyond the reception desk, she's a force in the legal department - supporting attorneys, preparing litigation documents, organizing case files, and helping ensure court deadlines are met with precision. We are so thankful that she is a part of the Alperin Law & Wealth team!