July 2026 Procino-Wells & Woodland, LLC Edition 49

OFF THE CLOCK

Your Search Engine is Not an Attorney

Why AI and the Internet Cannot Replace Experienced Counsel

Margaret had done her homework. She spent two evenings reading about Wills, Trusts, and Powers of Attorney. She asked an AI tool to explain Delaware's Medicaid rules, and it gave her a clear, organized answer. By the time she called to schedule a consultation, she was confident she already understood most of what needed to happen. She was also, as it turned out, about to discover that almost everything she thought she knew was incomplete.

Information has never been easier to find. A few keystrokes can pull up an explanation of what a Will does, walk you through the difference between a Trust and a Power of Attorney, or outline the Medicaid application process in plain language. AI tools have made this even faster, offering responses that feel polished, confident, and thorough. For many people, that experience leads to a reasonable but mistaken conclusion: if the answer is this accessible, maybe professional guidance is optional. It is not. Understanding why matters more now than it did a decade ago.

AI tools, including the most sophisticated ones available today, generate responses based on patterns in their training data. They can synthesize large amounts of general information and present it clearly. What they cannot do is know you. They do not know that your daughter has a complicated relationship with another beneficiary. They do not know that your LLC is structured in a way that creates an unintended Medicaid eligibility problem. They do not know that the document you signed twenty years ago uses language that conflicts with your current wishes in ways that are not obvious on the surface.

Consider something as seemingly straightforward as naming a beneficiary. An AI tool can explain what a beneficiary designation is and why it matters. What it cannot tell you is that the person you named on your retirement account fifteen years ago may now conflict with the terms of your Trust, or that if you are charitably inclined, you could benefit from making those donations from your retirement account rather than your investment portfolio. It cannot flag that your intended heir has a disability and that an outright inheritance could disqualify them from public benefits they depend on. These are the kinds of details that surface regularly in estate planning conversations and that require someone to know your full picture before they can be identified.

THE GAP BETWEEN FEELING INFORMED AND BEING PROPERLY ADVISED IS WHERE SERIOUS PLANNING MISTAKES HAPPEN.

This is the same limitation that has always applied to general internet research, and AI does not solve it. If anything, the fluency and confidence of AI-generated responses make the problem harder to recognize. When a search engine returns a list of links, you know you are doing research. When an AI tool gives you a complete, articulate answer, it can feel like you have already spoken to someone who knows what they are talking about. That gap between feeling informed and being properly advised is where serious planning mistakes happen.

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Estate planning and elder law in Delaware involve layers of nuance that cannot be captured in a general response. State-specific rules govern how assets are titled, how Trusts must be structured to achieve their intended purposes, and what timing and sequencing decisions are required to protect a family when long-term care becomes a reality. Delaware's Medicaid rules include look-back periods, asset transfer restrictions, and income and resource calculations that interact with one another in ways that are easy to misread without experience. A Trust that is structured incorrectly, or funded at the wrong time, may offer none of the protection it was intended to provide. Asset titling decisions that seem neutral can affect both probate outcomes and eligibility for public benefits simultaneously. These are not problems that reveal themselves until it is often too late to correct them.

Margaret's initial consultation was nothing like she expected. She arrived expecting a brief overview, but left with a much clearer picture of how Trusts work, what probate avoidance actually involves, and what her options looked like for long-term care planning. The team member she met with asked questions she had not thought of. By the time she sat down with the attorney for her second meeting, the conversation was already moving at a different level. That is when the beneficiary conflict on her retirement account came to light, when a concern about her son's eligibility for a government program was identified, and when a single question about her daughter reshaped the structure of the plan entirely. None of that would have surfaced from the research she had done on her own, not because the information was hidden, but because no search engine knew to look for it.

The cost of getting this wrong is not abstract. A Trust drafted without a full understanding of your assets may fail to protect your home when you need long-term care. A Power of Attorney with the wrong language may be rejected by a financial institution at the moment your family needs it most. An estate plan built around assumptions about your family structure that are no longer accurate may pass assets to the wrong people, leaving those you intended to protect in a worse position than if no plan had existed at all. These are not hypothetical outcomes. They are the situations families and attorneys work to untangle after the fact, often under time pressure and emotional strain, and at significant cost.

There is nothing wrong with arriving at your first meeting having done some reading. Understanding the vocabulary and basic concepts makes the process more efficient, and curiosity about your own planning is a good thing. But reading about estate planning is preparation for a conversation with an attorney, not a substitute for one. The decisions involved are too consequential, and the details too specific to your circumstances, to approach any other way. What you find online can tell you that a legal option exists. Only counsel who knows your situation can tell you whether you need it, how it should be structured, and what it needs to say.

Legal Mumbo Jumbo

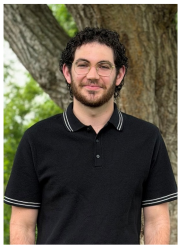
Legal Language in Layman's Terms

Specific versus General Bequests

A **specific bequest** is a gift of a particular asset or stated dollar amount made through a Will or Trust, such as a piece of real estate or a named sum of money designated to a specific beneficiary. A **general bequest** distributes the remaining estate assets after all specific bequests have been satisfied, meaning specific bequests are honored first regardless of what the estate is worth at the time of death. This distinction deserves careful consideration, because a specific bequest that feels modest today, for example $5,000 to a grandchild representing a small fraction of your estate, could represent a much larger or even disproportionate share at death if your overall assets have decreased, potentially leaving other intended beneficiaries with far less than you envisioned.

Time Out — Staff Profile

Will P. Wells - 2026 Summer Intern



On the Clock: Will Wells is a student at the University of Georgia, where he is pursuing a degree in Real Estate, with plans to attend the University of Georgia School of Law. This summer, he joins our team as an intern, gaining hands-on experience while supporting the firm's day-to-day operations.

Having grown up observing the dedication his mother, Michele Procino-Wells, brings to her clients and colleagues, Will is excited to be in the office, learn from the team, and contribute to the firm's mission.

Off The Clock: Outside of the office this summer, you can find Will on the golf course, on the pool deck coaching for the Ocean Pines Swim Team, or on the beach in Bethany spending time with friends and family.

Upcoming Events

15 Jul — Estate Planning Essentials
10:30 a.m.
CHEER Center, Greenwood

26 Aug — Easterseals Caregiver Conference
8:30 a.m. - 2:15 p.m.
Bally's Dover Casino Resort

7 Sept — Closed
Labor Day

24 Sept — CARES Exclusive: Off The Clock
12:30 p.m.
GoToWebinar

For more information, visit:
pwwlaw.com/events-resources

Bella's Brief

The Office from a Dog's Perspective

Let me tell you something about artificial intelligence. I'm not against it. Someone around here recently used it to map out every must-see stop on an upcoming vacation, and honestly, well played. It's a remarkable tool for the right job. But here's where I draw the paw: your family's legacy, your assets, your complicated sibling situation—that isn't a vacation itinerary. AI doesn't know what it doesn't know, and what it doesn't know about your life could cost the people you love. Your search engine isn't an attorney. I'm not an attorney either, but at least I know that.

What I do know is this team. And this summer, they've given me a lot to work with. The World Cup has taken over North America, forty-eight nations competing across stadiums from Mexico City to MetLife, and the vibe around here matches it. New faces, new energy, new goals. We even welcomed a male intern, which is a notable roster addition. I've appointed myself his orientation guide.

That same team spirit spilled into June when everyone suited up for Denim for a Difference, trading their professional attire for jeans and putting real dollars toward Alzheimer's research. The firm matched every contribution. I was proud. But I'll be honest: the real showstopper was Kim's pup Zoe, who showed up in a denim jumper and immediately set the bar none of the humans were going to clear. Well played, Zoe. I see you.

Here's the thing about a team that shows up for each other, for their community, and occasionally for a very well-dressed guest dog: they don't need an algorithm to tell them what matters. They already know.

Now if you'll excuse me, I need to go find a denim collar. Zoe has inspired me.

XOXO, Bella

Before They Go: Why Every Young Adult Needs a Power of Attorney

The photos have been taken, the caps and gowns returned, and the next chapter is officially underway. Whether your graduate is heading to a college campus, a first apartment, or a new city entirely, the weeks around graduation tend to fill up fast with logistics: move-in dates, meal plans, health insurance cards, and advice offered from every direction.

Here is one item that rarely makes the list, and probably should.

The moment a child turns eighteen, parents and guardians lose the legal authority to make decisions on their behalf. It does not matter how close the relationship is, how near or far they are living, or whether they are still claimed as a dependent. In the eyes of the law, an eighteen-year-old is an adult, and without the right documents in place, even the most well-meaning parent can find themselves on the wrong side of a locked door when something goes wrong.

And things do go wrong. A car accident hours from home. A medical emergency in a college town where no one knows your family. A mental health crisis that requires someone to step in and make time-sensitive decisions. These are not worst-case scenarios reserved for other people's families. They are the situations that prompt frantic calls to attorneys and hospitals every year, often from parents who had no idea this gap existed until they were standing in the middle of it.

Two documents close that gap. A Power of Attorney designates someone your young adult trusts to manage legal and financial matters if they are unable to do so. An Advance Health Care Directive designates someone to make medical decisions on their behalf and communicate their wishes about treatment. Together, these documents ensure that if something happens, the people your young adult would want involved are legally authorized to be.

The conversation does not have to be heavy. For most young adults, this is less about confronting mortality and more about a practical decision: who do you want in your corner if something unexpected happens? These documents do not take anything away. They simply ensure that the people who love them most are not turned away at a moment when they are needed most.

If you are a parent or guardian, this is worth raising before the moving truck pulls away. If you are a young adult reading this, consider it one more item in the toolkit you are building for independent life.

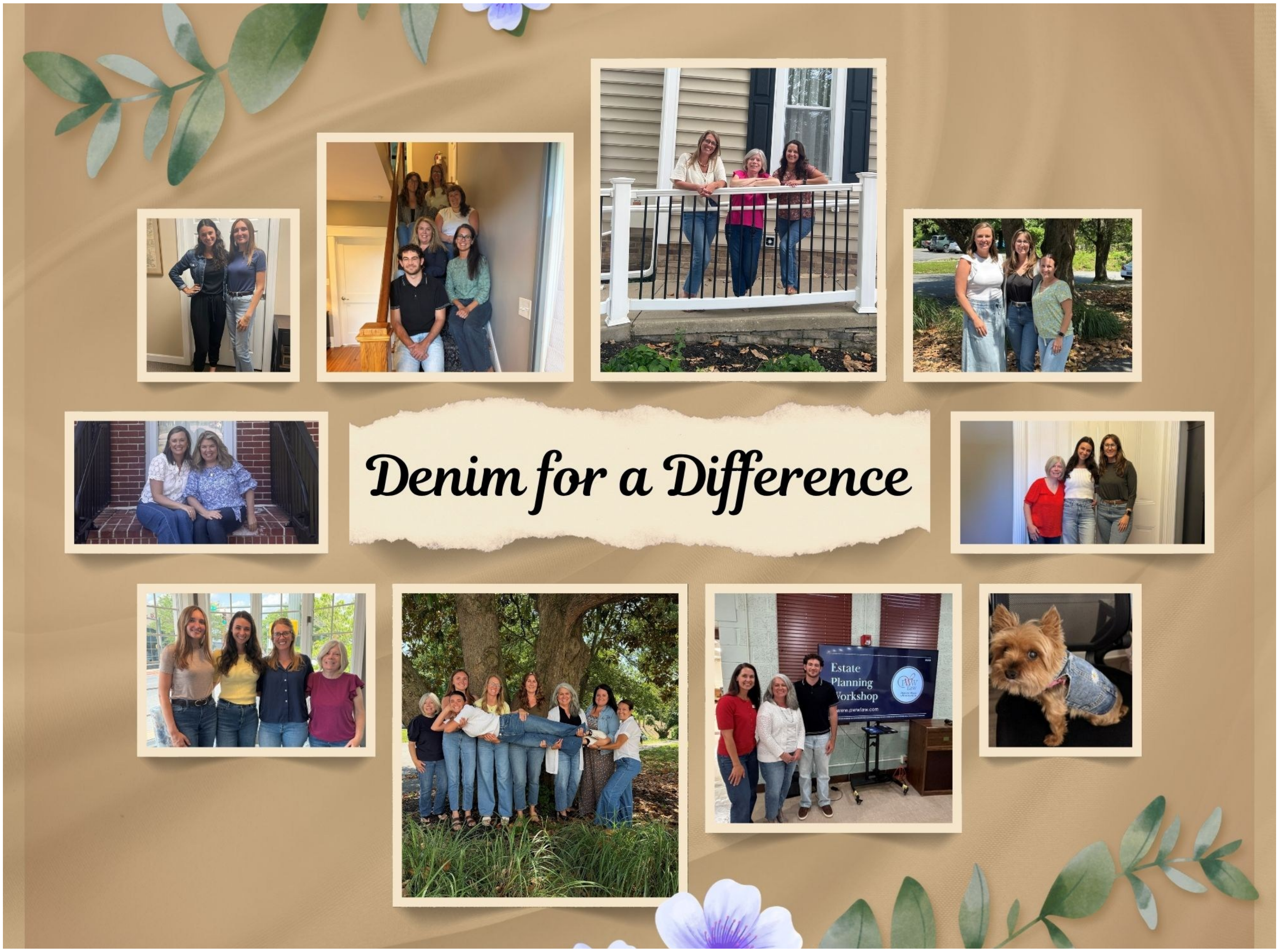
Our managing partners Michele Procino-Wells, Esq. and Amber B. Woodland, Esq. recently sat down to talk through exactly why these documents matter, what they cover, and what families should be thinking about as their young adults step into this next season. You can find that conversation in our podcast. It is a good listen for graduates and parents alike, and a natural starting point for a conversation worth having.

CLICK HERE to listen to this important episode!

A note from the attorneys…

This summer, we are proud to celebrate ten years of CARES, our estate plan maintenance program built on Continuous Alignment, Review, Education and Support. What began as a commitment to our clients has grown into something we are deeply proud of: lasting relationships with families who understand that a great plan isn't a moment in time, it's an ongoing conversation. To the clients who have been with us since the beginning, and to those who join us every day, thank you for trusting us with something that matters this much.

Michele B Amber



Throughout June, our team participated in Denim for a Difference, a month-long fundraiser in honor of Alzheimer's and Brain Awareness Month, with staff contributing for the chance to wear denim to work. The firm matched every dollar raised, turning a small daily comfort into meaningful support for an important cause.

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