

# Wealthcare Collaborative Partner: EncorEstate Plans

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When Estate Planning Actually Gets Done

## The Challenge

When Sommers Financial Management shifted from investment-focused advising to comprehensive financial planning in 2016, Adam Sommers uncovered a sobering gap: roughly 90% of his clients had incomplete or non-existent estate plans, with an even bleaker picture:

- clients procrastinated like clockwork when told to go see an estate attorney
- beneficiary designations on outside accounts were unknown and health care directives were missing
- real consequences had emerged: one client's family faced probate fees on an \$80,000 account simply because a transfer on death (TOD) designation was missing.

## The Approach

Adam knew the answer wasn't hiring an in-house attorney or simply telling clients to figure it out. He needed an outsourced solution that was affordable, scalable, and could be woven into his existing quarterly planning rhythm.

After testing the system on his own estate plan first, and having a local attorney confirm the documents were just as thorough as what her office would produce, he began rolling out EncorEstate Plans to his client base in 2020.

Estate planning became:

- hands-on guidance instead of sending a link and hoping clients get their plans done
- systematized instead of overwhelming
- less Groundhog Day, more "I can do this all day."

## The Results

- **80+ estate plans completed** in six years (50+ in 2024 when Adam was first interviewed for this case study).
- **New assets uncovered:** estate planning conversations directly led to rollovers and consolidation of outside accounts.
- **Seminar success:** an estate planning presentation (based on their process) Adam's firm hosted drew 50 attendees, generated multiple new appointments, and prompted existing-client referrals.
- **Estate plan completion rate continues to grow year over year.**

## Why Encore Was the Right Fit

*"Yes, you have the credit shelter trust language in there. You know, it looks appropriate. This is as good as we would do in our office for half the price."*

— Local estate planning attorney, after reviewing Adam's estate documents generated by the Encore platform

- **Encore's industry-leading Support Team** (source: Kitces and T3/Inside Information) serves as Adam's estate planning back-office without requiring more overhead
- **Attorney-quality documents**, including credit shelter trust language for Oregon's state estate tax

## Watch / Listen:

Adam Sommers on Implementing Estate Planning in His Practice



## Client Impact

Clients experienced:

- from “I’ll get to it...” to “Wow! That was easier than I thought!” complete, notarized, and funded estate plans in one week
- reduced financially debilitating probate risk and administrative burden
- clear documentation for successors and family members
- proactive legacy conversations, not reactive decisions.

*“It’s made clients very, very sticky. Once you’re in charge of their estate plan and their documents and you’re in charge of their tax prep, they really feel connected. And obviously you’ve built trust and they just won’t leave. They’re not going to leave. It’s too hard to replace all those pieces when they come to one place for that.”*

— Adam Sommers

Beyond retention, the estate planning process deepened relationships in unexpected ways. Adam describes enjoying estate planning conversations more than investment discussions because clients truly understand the questions being asked — it’s about their children, their values, and their legacy rather than funds and tax brackets. New clients open up about family dynamics almost immediately, building trust from the very first meeting.

*“I actually enjoy the estate planning conversation more than the investment conversation. The clients understand the questions. They don’t necessarily understand the investments.”*

— Adam Sommers

## Takeaways for Advisors

- Do your own plan first in Encore - Adam completed his own estate plan through Encore before ever offering it to clients. It gave him firsthand confidence and reassurance for his clients.
- Audit before you pitch - sending estate plan summary reports showing gaps created organic demand — clients asked for help instead of feeling like they were being sold to.
- Systematize everything - the Redtail workflow ensures nothing falls through the cracks from first inquiry to funded trust.
- Keep attorney partnerships - Adam’s team could facilitate 75% of their clients’ estate plans through Encore. For complex blended families or contentious situations, the firm refers out to attorneys in Encore’s partner attorney network who are only paid on work completed, not referral fees.
- Use estate planning to prospect - a community seminar on estate planning Adam and his team hosted drew 50+ attendees (including cold prospects who drove from Seattle) and generated new appointments and referrals.
- Follow up on funding - the estate plan isn’t done at signing. The 45- to 60-day check-in on beneficiary changes, bank retitling, and trust funding is where the real protection happens.

## Advisor Resource

White-Labeled Estate Planning SOP & Workflow Guide A step-by-step, advisor-ready process outlining:

- client intake and discovery flow
- Encore integration points
- internal roles and handoffs
- follow-up and funding checkpoints

Email Luke Cook (Encore’s Director of Customer Success) at [luke.cook@encorestateplans.com](mailto:luke.cook@encorestateplans.com) for a copy of the 26-page SOP and workflow guide so that he can walk you through it for your firm.

## Next Step

Adam Sommers spent four years telling clients to go see an attorney to get their estate plans done. The result? Inaction. Within four years of offering Encore, he completed 50+ plans and doubled his completion rate — and he’s still growing. The estate planning gap in your book of business isn’t going to close itself.

Here’s how to start:

Explore Encore in Circle and see how Wealthcare advisors are integrating estate planning into their practice.

