

PPA Perspectives

Expanding How We Serve You: Webinars, Masterclass and “AI Charlie”



We are continuing to evolve how we deliver education and guidance to better serve you, your family, and those you care about.

Over the coming months, you will see us shift more heavily toward a webinar-based platform. This allows us to provide more frequent, flexible, and accessible educational opportunities without the limitations of travel and scheduling. We will continue to host live, in-person seminars, but those events will become more selective over time.

To support this transition, we are expanding our lineup of live webinars. These sessions cover many of the same core planning topics you are accustomed to, along with timely updates and more specialized discussions.

In addition, we have officially launched our **Estate Planning Masterclass** platform. This resource currently includes 10 on-demand educational videos that walk through key concepts we regularly cover in our live sessions — allowing you to learn at your own pace and revisit topics as needed. We expect this library to grow steadily. You can view our current offerings at MasterClass.PykePresley.com.

Finally — and perhaps most notably — we are fully embracing the role of artificial intelligence in delivering education. We have developed what we are currently calling “AI Charlie”. This platform enables us to produce significantly more educational content, more efficiently, while maintaining the substance and consistency you expect.

“AI Charlie” will look and sound like Charles Pyke — delivering the same guidance and perspective — but with a few important differences: it works around the clock, doesn’t get tired, is maybe just a little less opinionated ... and perhaps not quite as charming as the real Charles.

The goal is simple: more access, more clarity, and more value for you and your family. As always, we remain committed to providing thoughtful, practical guidance as you navigate your planning decisions. If you have any questions or would like help accessing these new resources, please don’t hesitate to reach out.

What Sets Us Apart

ANNUAL MAINTENANCE PROGRAM (AMP)

Annual Fee Program to cover changes to your estate planning documents.

DOCUCLUB, LLC

24/7 Access to your Advance Directive for Health Care

Register for a Workshop



Helping people to be good stewards of all that has been entrusted to them.



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& ASSOCIATES, P.C.**

Georgia’s Estate Planning and Elder Law Center™



5 Considerations When Reviewing Your Life Insurance

When it comes to safeguarding your family's financial future and protecting your wealth, life insurance plays a pivotal role. Regularly reviewing your insurance portfolio with an experienced advisor should be an integral part of your financial planning.

Understanding Your Life Insurance Portfolio

Life insurance is often an undermanaged insurance asset. Conducting a periodic or annual review of life insurance policies can identify weaknesses and lead to opportunities for improvement that can substantially reduce risk and potentially improve your long-term results.

Over time, policies acquired may not perform as originally expected. Couple this with life's changing financial, family, and health circumstances, and it becomes imperative to monitor your life insurance policies and coverage needs regularly.

Key Considerations in Life Insurance Policy Reviews

1. Tax Efficiency: Life insurance can have significant income and estate tax implications, both during your lifetime and after. Strategies like creating an irrevocable life insurance trust or using tax-advantaged investment options within your policy can lead to reduced tax consequences.

2. Identifying Coverage Gaps: Over time, financial obligations, taxes, and other liabilities can change. Your financial advisor can conduct a thorough review of your insurance coverage to identify any gaps and recommend appropriate adjustments to help ensure you and your family are adequately protected.

3. Optimizing Your Insurance Portfolio: Life insurance policies vary widely in terms of structure and features. Ask your financial advisor to help you assess whether your current policies are suitable for your needs. They can explore options to optimize your policies, such as converting term life insurance to permanent insurance or adjusting the coverage amount to align with your current financial situation and objectives. In some cases, policies can lapse before life expectancy, or there will be deadlines within the policies that must be adhered to.

4. Life Insurance Investment Performance: Some life insurance policies, particularly permanent policies such as variable universal life insurance, include cash value components that can be invested. When conducting life insurance policy reviews, an advisor can assess the performance of these investments within your policies and assist with adjustments or reallocations to optimize returns and align with your risk tolerance.

5. Cost Efficiency: As you age and your circumstances change, the cost-effectiveness of your policies will also be an important consideration. An advisor can help you evaluate whether you're getting a fair value for your premiums and explore cost-efficient alternative options, if necessary.

As you develop your financial plan, many elements could be labeled as set-it-and-forget-it aspects. Life insurance is not one of them. To remain effective, it requires regular attention and adjustment. Regularly reviewing your life insurance portfolio within the context of your wealth, estate, and business preservation planning is not just a prudent practice; it's essential.



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Wedding Season is Coming to PPA!

AI, Independence, and Peace of Mind: A New Era for Aging Clients

Artificial intelligence is no longer something reserved for tech companies or future speculation—it is already shaping how we live, communicate, and manage our health and finances. For individuals age 65 and older, AI presents a unique opportunity: not to replace human connection, but to enhance independence, safety, and quality of life. From voice-activated assistants that help manage daily routines to tools that detect falls or monitor health patterns, AI is increasingly becoming a quiet but powerful support system in the background of everyday life.

In the healthcare space, AI-driven tools are helping individuals stay in their homes longer and more safely. Smart devices can remind patients to take medications, track changes in behavior or cognition, and even alert family members or caregivers to potential concerns before they become emergencies. This shift allows families to be more proactive rather than reactive, offering peace of mind to both clients and their loved ones. As longevity increases, these tools will play an important role in maintaining dignity and autonomy.

At the same time, AI is changing how we must think about financial security and estate planning. Fraud and scams are becoming more sophisticated, often using AI to mimic voices or create highly convincing communications. This makes it more important than ever to have trusted advisors, clear financial structures, and safeguards in place. Properly structured powers of attorney, trusted fiduciaries, and ongoing communication with family members are critical components of protecting assets in an increasingly digital world.

Ultimately, the future of AI for clients age 65 and older is not about complexity—it is about clarity and support. When used thoughtfully, AI can help simplify daily life, extend independence, and provide reassurance to families. As with any tool, the key is intentional use: combining technology with strong planning and trusted relationships to ensure that clients remain not only protected, but empowered in the years ahead.



Congratulations to all of the newly engaged and married couples in the PPA Family!

Top Left: Traci Carvers's son, Charlie, and his fiancé, Caroline Alexander. Wedding date is June 20th, 2026.

Top Right: Shannon Cope's daughter, Madison, and her fiancé, Jenson Barker. Wedding date is September 19th, 2026.

Bottom Left: Kathy Kelly's son, Joshua, and his fiancé, Sasha. Wedding date is September 26th, 2026.

Bottom Right: Kathy Kelly's son, Caleb, and his new wife, Abbie, were married on October 19th, 2025.

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Rethinking Estate Planning: Income Taxes, Care Costs, and Family First

In 2026, estate planning is less about avoiding estate tax for most families and more about making smart tradeoffs—balancing income tax efficiency, long-term care planning, and family dynamics.

For many years, estate planning conversations were driven primarily by the goal of minimizing or eliminating estate taxes. While that remains important for higher-net-worth families, today's planning environment requires a more nuanced approach. For many clients, the focus has shifted from simply reducing estate taxes to making thoughtful, coordinated decisions across multiple areas of planning.

One of the most significant considerations is the balance between estate tax savings and income tax consequences. Strategies such as lifetime gifting can reduce the size of a taxable estate, but they may also forfeit a step-up in basis at death—potentially increasing capital gains tax exposure for beneficiaries.

At the same time, retirement accounts are subject to evolving distribution rules under the SECURE Act, requiring many beneficiaries to withdraw inherited funds within ten years. These overlapping rules mean that effective planning must consider not only how assets are transferred, but also the tax impact on those who receive them.

In addition, long-term care planning and family dynamics have become central to the estate planning process.

Clients are increasingly focused on how to preserve assets while ensuring access to care, often incorporating hybrid long-term care solutions or asset protection strategies. Equally important is the human element—selecting the right fiduciaries, preparing for blended family considerations, and clearly communicating intentions to reduce the likelihood of conflict. A well-designed estate plan in 2026 is not just technically sound; it is practical, flexible, and aligned with a family's broader goals.

Ultimately, estate planning today is about integration. By thoughtfully coordinating tax strategies, care planning, and family decision making, clients can create plans that not only preserve wealth, but also provide clarity and peace of mind for the people they care about most.

For Inspiration:

"It's a simple idea, but also stupid. Thing is, when stupid ideas work, they become genius ideas."

"You cannot swim for new horizons until you have courage to lose sight of the shore."

"The things you do for yourself are gone when you are gone, but the things you do for others remain as your legacy."

"It's amazing how a little tomorrow can make up for a whole lot of yesterday."

*"There is a crack in everything.
That's how the light gets in."*



Learn More!
Register for One of Our Workshops!

Online or In-Person | PykePresley.com/Register



Upcoming Seminars

Newnan:

June 25th, 2026
11:30 am and 6:30 pm
The Newnan Center
1515 Lower Fayetteville Road
Newnan, GA 30265

Peachtree City:

June 30th, 2026
11:30 am and 6:30 pm
Hilton Garden Inn
2010 North Commerce Dr
Peachtree City, GA 30269

Turning 18 Comes With More Than Freedom: Why Health Care Directives Matter

High school graduation is a meaningful milestone—one that marks new independence, responsibility, and opportunity. It also brings an important legal shift that many families don't realize: once a child turns 18, parents no longer have automatic authority to make medical decisions or access health information. In Georgia, this means that even in an emergency, healthcare providers may be unable to share information with parents or allow them to step in without proper legal documentation in place.

This is where a Georgia Advance Directive for Health Care becomes essential. By signing this document, a newly minted adult can designate a trusted agent—often a parent—to make medical decisions if they are unable to do so and to access critical health information. Without it, families may face unnecessary delays, stress, and even court involvement at the very moment when quick, informed decisions are most important. It is a simple step that provides clarity and protection during unpredictable situations.

Graduation season is the perfect time to address this. As families prepare for college, travel, or new living arrangements, adding a healthcare directive to the checklist is just as important as setting up a dorm room or opening a bank account. It ensures that independence is paired with a safety net—one that respects the child's autonomy while still allowing parents to help when it matters most.

To make this planning even more effective, many families are turning to tools like DocuClub LLC. This app allows individuals and their designated agents to have 24/7 access to their healthcare directive and related medical information, including doctors, medications, and emergency contacts. In a real-world emergency, having immediate access—rather than searching for a paper copy—can make all the difference. Together, proper legal documentation and accessible technology create a practical, modern approach to protecting your child as they step into adulthood.

Visit DocuClubLLC.com or
Contact our Office to Learn More.

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May 2026

PPA Happenings



Congratulations Charles!

Charles Pyke is the focus of the cover story in **Leaders Vision** Magazine's recent special edition:

"The Most Influential Law Firm Leaders to Follow in 2026"



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