

OF COUNSEL

# Denise N. Yurkofsky

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## OVERVIEW

Denise Yurkofsky is a seasoned and highly regarded trust and estates lawyer. Her practice is concentrated primarily in the areas of estate planning, including planning for family members with special needs, elder law, estate and trust administration, and probate. She has been certified as a Certified Elder Law Attorney by the National Elder Law Foundation since 2004.

Denise works with people of all ages to help them create an estate plan that is tailored to their needs. She prepares wills, durable powers of attorney, health care proxies, and living wills and trusts with a view to providing for young children or other dependents. Through her work, Denise helps clients minimize estate taxes, protect assets, and address special family situations. She also counsels parents, grandparents and other family members of persons with special needs on the impact of their estate plan on their loved one's eligibility for public benefits and prepares supplemental needs trusts when appropriate.

Clients say that they appreciate the way Denise listens. Her listening skills combined with her empathy create a safe space for people to be open about deeply personal issues.

Denise experience includes:

- Working with clients of all ages to design an estate plan that provides for their families or friends and minimizes their potential estate tax liability.
- Working with clients with a debilitating chronic illness, such as Alzheimer's, Parkinson's or ALS, who worry about the impact the illness will have on their family's financial security and helping them navigate long term care planning and estate planning options.
- Providing advice to seniors and individuals with disabilities about government benefits.
- Advising clients on different ways to provide in their estate plan for people they care about who have certain issues, such as a problem marriage, creditor issues, an inability to manage money, or an inability to work and support themselves.
- Counseling clients who have children (minors or adults) with special needs, helping them anticipate their children's unique needs, now and in the future, and developing an estate plan for them using a supplemental needs trust.
- Guiding clients who have experienced a death in the family and who are the Personal Representatives of the estate or Trustees of trusts established by the decedent and guiding them in carrying out the terms of the trust.

Active in the Massachusetts Chapter of the National Academy of Elder Law Attorneys, Denise served on its Board of Directors for 15 years. She is also involved in the community and serves on the Board of Directors of the Wayland Council on Aging and volunteers at the Legal Clinic for the Sudbury Senior Center and the Wayland Senior Center. Denise previously served for six years on the Board of Directors of The Price Center, a Newton based human services agency that provides services to individuals and families managing a wide spectrum of physical and cognitive disabilities. She is a founder of the Friends of the Wayland Council on Aging and served on its Board of Directors for many years. Denise is also involved with social action programs through her synagogue and other volunteer groups.

## Before Bowditch

Prior to joining the firm, Denise headed up her own private practice for 20 years helping clients with estate planning, special needs planning, elder law, estate and trust administration, and probate matters.

## Besides Work

Denise enjoys an active family life with a supportive and fun husband, three wonderful children, two grandchildren and a third on the way. She loves to read, quilt, hike, kayak and sail her sunfish up in Maine.

## EXPERIENCE

### Creating strategies to reduce estate taxes

A couple who had worked with Denise in the past to establish an estate plan met with her to update their plan in light of their increased wealth, which included several whole life insurance policies. Denise explored with them various options to reduce their taxable estates, including establishing an irrevocable life insurance trust and starting a gifting program.

### Estate planning for widow with adult children including one with special needs

A widow with three adult sons, two of whom are working and self-supporting and one of whom has disabilities and is receiving public benefits, met with Denise to prepare an estate plan. The client was concerned about the future for her son with disabilities and how to handle his inheritance. She was also unsure how her estate should be divided at her death, because she wanted to treat her sons equally but one son had much greater needs than the others. Denise discussed various options with her and she decided on an estate plan that felt fair to her but took into account the help her son with disabilities might need in the future and included a supplemental needs trust for him.

### Planning for the future for a spouse with Alzheimer's

A couple met with Denise because the husband had early onset Alzheimer's Disease. He was starting to decline and his wife needed to plan for the future in the event she wasn't able to care for him at home. Denise referred them to an Aging Life Care Professional (also known as Geriatric Care Manager) to help them assess the husband's needs. Denise also discussed their estate planning options with them and the rules of eligibility for MassHealth long term care benefits if the husband eventually needed nursing home care for an extended period of time. Working with the couple's financial advisor who provided financial projections for different scenarios, they were able to design an estate plan that met their needs.

## AFFILIATIONS

- Certified Elder Law Attorney by the National Elder Law Foundation
- Member, Membership Committee and Mentorship Program, Massachusetts Chapter of the National Academy of Elder Law Attorneys
- Member, Boston Estate Planning Council
- Member, Boston Bar Association
- Member, Massachusetts Bar Association
- Member, Women's Bar Association

## COMMUNITY INVOLVEMENT + PRO BONO

- Board Member, Wayland Council on Aging
- Legal Clinic Volunteer, Sudbury Senior Center
- Legal Clinic Volunteer, Wayland Senior Center
- Founder, Friends of the Wayland Council on Aging

## PREVIOUS

- Board of Directors, National Academy of Elder Law Attorneys, Massachusetts Chapter
- Board of Directors, The Price Center
- Board of Directors, Friends of the Wayland Council on Aging

## HONORS

- Certificate of Recognition for Volunteer Work, Sudbury Senior Center (2021)
- Member of the Year Award, Massachusetts Chapter of the National Academy of Elder Law Attorneys (2020)
- Council on Aging Award for Community Service, Baypath Elder Services (2010)
- Selected to *Massachusetts Super Lawyers* for Estate Planning and Probate since 2009

## BAR ADMISSIONS

- Massachusetts

## EDUCATION

- J.D., New York University School of Law
- Boston University Law School, graduate work in estate planning and estate and gift tax
- B.A., Smith College