

How We Helped Marta & Her Restaurant

1. CLIENT OVERVIEW

Marta, a 55-year-old restaurant owner in Tulsa, had built her place into a community hub. Her restaurant wasn't just a business—it was where neighbors gathered, friendships formed, and staff felt like family. But Marta had no plan for what would happen if she got sick or worse. She realized that without preparation, both her staff, her community, and her legacy could be left vulnerable.

2. CHALLENGES FACED

- No formal succession plan or business continuity strategy.
- Employees would lose jobs overnight if Marta couldn't run the restaurant.
- Her modest savings and family home could have been tied up in probate.
- Her legacy risked ending in confusion instead of care.
- No plan for her own long-term care if her health declined.

3. PLANNING STEPS TAKEN

- Reviewed savings, business income, and Social Security projections to build a sustainable retirement income plan.
- Set up emergency payroll authority so her trusted manager could keep the restaurant running if Marta became incapacitated.
- Explored long-term care options, ensuring Marta would have care without draining her business or family resources.
- Reviewed his retirement plan alongside projected care costs.
- Updated her will and used Transfer-on-Death designations to keep her estate out of probate.
- Structured a values-based legacy plan so part of her assets would continue to support a local food pantry she deeply cared about.



4. RESULTS ACHIEVED

- Gained peace of mind that her employees, family, and community wouldn't be left in chaos.
- Identified a retirement income plan that provided stability while protecting against long-term care costs.
- Aligned her resources with her values—dignity for herself, security for her staff, and a lasting legacy for her community.
- Protected her assets from unnecessary legal delays and costs.

5. REFLECTION

"I'd always worried I'd be a burden if something happened. Now I feel like I've honored both my family and my community."
— Marta (name changed)

6. WHAT THIS MEANS

At Yew Tree, we don't start with numbers—we start with what matters most. For Marta, that meant protecting her independence, honoring her values, securing her staff's livelihood, and creating a legacy of dignity. Her story reminds us that planning isn't just about wealth—it's about ensuring stability for those you love and the community you serve.

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