

The Counselor

The newsletter of the Illinois State Bar Association's Business Advice & Financial Planning Section

Illinois Secure Choice Savings Program Act

BY BERNARD G. PETER

1. The Illinois Secure Choice Savings Program Act ("Act") [820 ILCS 80/1 through 80/95] was effective June 1, 2015.
2. The Act requires most employers in Illinois to offer a retirement program or provide employees a payroll deposit retirement savings arrangement provided for by the Act as of July 1, 2017, although as of July 21, 2017 the Act has not been implemented.
3. The Act applies to Illinois employers who:
 - A. At no time during the previous calendar year employ fewer than 25 employees in Illinois.
 - B. Have been in business for at least two (2) years.
 - C. Have not offered to employees a

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Technology at end-of-life: Estate planning for Millennials

BY STEVEN T. MANN, CAUGHEY, LEGNER, FREEHILL, EHROTT & MANN, LLP

If you ever want your worst nightmares about technology realized in television form, watch the British series turned Netflix series, *Black Mirror*. In one episode, during the second season, we find a romantic young couple who has moved to the countryside.¹ The young man, Ash—presumably leaving no Last Will and Testament—is killed in an unfortunate event while at the same time his love, Martha, discovers she is pregnant. Martha then subscribes to a service

which essentially uses Ash's past online communications and social media profiles to create a virtual Ash who eventually morphs into android Ash. Spoiler alert: The problem with android Ash is that he isn't anything like the actual, living Ash, but is rather, an incomplete and somewhat undimensional representation of the latter.

As estate planners, we owe it to our clients to make sure they, unlike Ash, can control how they are represented

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