



ESTATE & LEGACY

The Estate Planning Conversation Guide

Ten questions to answer before you sign estate documents, and the conversations most families never quite get around to having.

START HERE

Documents are the easy part

Estate planning fails more often in the conversation than in the drafting. The documents are usually fine. What is missing is that nobody knows they exist, what they say, or why.

THE MOST COMMON FAILURE

Not an out-of-date will. A beneficiary designation from a previous decade that quietly overrides everything the will says. Beneficiary forms control retirement accounts and life insurance regardless of what your estate documents instruct.

01 If something happened tonight, who has authority tomorrow?

Three roles, possibly three people: financial, medical, and settling the estate. Without a durable power of attorney the answer is often nobody, until a court says so.

02 Do my beneficiary designations match my documents?

Where the two disagree, the beneficiary form generally wins. The will does not fix it. Nothing fixes it except updating the form.

03 Does my trust actually own anything?

A trust only governs assets retitled into it. Signing is step one. Funding is step two, and step two is often missed.

04 What happens to the illiquid things?

The business, the rental, the cabin. These create real conflict because they cannot be divided evenly and someone usually wants to keep them.

05 Have I planned for incapacity, not just death?

Death is a single event with clear documents. Incapacity is a long, ambiguous period in which bills still need paying and you cannot pay them.

06 Is the obvious person the right person?

Naming someone as trustee is not an honor you bestow. It is work you assign.

07 Is equal the same as fair in my family?

Unequal distributions discovered after death are almost always read as a verdict on love rather than a judgment about circumstances.

08 What do I want my heirs to understand?

How the money was built, what it cost, what you hope it makes possible. No legal weight, and frequently the part families treasure most.

09 Who will my family call, and can they find anything?

Executors routinely spend months simply locating assets. An afternoon with a document locator prevents nearly all of it.

10 When was this last reviewed?

Estate plans are perishable. Marriage, divorce, a move, a business sale, or a change in the law can each invalidate an assumption the plan was built on.

WHAT THIS GUIDE CAN'T DO

We are not attorneys, so complex estates are drafted by your lawyer. For straightforward situations we can guide you through building the documents on our estate planning platform. Either way, our job is making sure the accounts, beneficiaries, titling, and tax picture actually match what those documents intend, which is where plans quietly fail.

BOOK A CONVERSATION

Make the money and the documents agree

Most people we meet have documents. Far fewer have documents that match their accounts. Checking takes us about a week and it is the cheapest thing on this list.

Beneficiary audit. Every account and policy checked against your will and trust.

Trust funding review. Confirming that what your trust should own, it actually owns.

Documents, drafted or reviewed. Simple documents we can help you build directly. For anything complex we work alongside your attorney and CPA.

[SCHEDULE YOUR 30 MINUTES](#)

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