

TAKE CONTROL OF YOUR LEGACY

Understand your choices. Protect your family.
Make sure the plan you create can actually work.

UNDERSTAND IT → GET IT DONE → MAKE IT WORK

CLAIM MY LEGACY™

2026 EDUCATIONAL EDITION

EVERYONE HAS AN ESTATE PLAN

Most people don't realize it, but everyone already has an estate plan.

THE REAL QUESTION IS: HOW MUCH CONTROL DO YOU HAVE?

If you create your own plan, you decide who can act for you, who receives what you've built, and how you want things to go for your family. If you don't create your own plan, the law provides a default plan for you.

Everybody has a plan. It's either your plan or the government's default plan.

THREE TYPES OF PEOPLE

1 — NOTHING IN PLACE

The government's default plan applies.

2 — A WILL

You've made important decisions—but a will does not, by itself, avoid probate.

3 — A REVOCABLE LIVING TRUST

You've taken another step toward controlling how things are handled—but the trust still has to be properly implemented to work the way you intended.

Estate planning isn't just for wealthy families.

For a family with a home, savings, children, or people they love, the question isn't whether they have “enough” to plan for.

The question is what they want to happen to what they have—and to the people they leave behind.

IF SOMETHING HAPPENED TO YOU UNEXPECTEDLY...

HOW WOULD YOU WANT THINGS TO GO FOR YOUR FAMILY?

Estate planning becomes personal when we stop talking about documents and start talking about people.

If something happened to you tomorrow, would the people you love know:

WHO IS SUPPOSED TO STEP IN?

Who has authority to handle bills, accounts, property, business, or other responsibilities?

WHAT YOU WANTED?

Would they know your wishes—or have to make their best guess?

WHAT HAPPENS TO THE HOUSE?

Can it transfer the way you intended, or will someone have to figure that out after you are gone?

WHO TAKES CARE OF THE CHILDREN?

If you have minor children, have you made your wishes clear about who you would want considered as guardian?

WHERE EVERYTHING IS?

Could someone find your documents, accounts, insurance information and property records?

WHAT HAPPENS NEXT?

Would your family have a clear path—or be learning the process while grieving?

THAT'S WHAT ESTATE PLANNING IS REALLY ABOUT.

The trust, the will, the powers of attorney, the beneficiary designations—those are the tools.

THE PEOPLE YOU LOVE ARE THE REASON.

A good estate plan doesn't eliminate grief. It can eliminate some of the confusion that comes with it.

NO PLAN, A WILL, OR A TRUST?

NOTHING IN PLACE

You still have an estate plan. It's just not one you created. For assets that don't already have another way to transfer, state law determines who inherits. If court involvement is required, the family follows that process. You haven't chosen the rules. The rules have been chosen for you.

A LAST WILL & TESTAMENT

A will can say who should receive your probate property. It can nominate the person you want to handle your estate and, for minor children, the person you would want considered as guardian. A will does not avoid probate. When probate is required, the will is generally the document used to tell the court what you wanted.

A REVOCABLE LIVING TRUST

While you are alive and able, you generally remain in control. If you become unable to manage things yourself, your chosen successor trustee can step in according to your instructions. Properly coordinated trust assets can generally be administered and distributed without putting those assets through probate. Creating the trust is not enough. The trust has to be implemented.

The question is not simply, “Do I have documents?” The better question is, “What will actually happen to my family when those documents are needed?”

WHAT IS PROBATE?

Probate is the court-supervised legal process used to administer certain property after someone dies.

If probate is required, the family doesn't simply take the will to the bank, divide everything according to the instructions, and move on. There is a legal process to follow.

Someone must be given authority to act. Assets may need to be identified and valued. Creditors and expenses must be addressed. Court requirements must be followed. And only then can the remaining probate property be distributed.

WHY DO FAMILIES WANT TO AVOID PROBATE?

TIME

Procedures and waiting periods take time; complications or disputes can take longer.

COST

Court costs, filing fees, attorney fees, professional fees and administration expenses may come from the estate.

PRIVACY

Probate is a court proceeding, and many probate filings may become public record.

CONTROL

The family may have to work within a court-supervised process while also dealing with a death.

BUT NOT EVERYTHING GOES THROUGH PROBATE

An asset may already have another way to transfer, such as property held in a properly funded living trust; an account with a valid beneficiary or POD designation; eligible property with a valid transfer-on-death arrangement; or certain jointly owned property with survivorship rights.

“If I died tomorrow, how would each of the things I own actually get to the people I want to receive them?”

Your family may already be grieving. Good planning can keep us from unnecessarily adding confusion, delay, expense, and court involvement to an already difficult time.

A LIVING TRUST IS ONLY AS GOOD AS ITS IMPLEMENTATION

A revocable living trust is a legal arrangement you create during your lifetime to hold and manage property according to instructions you establish. While you are alive and able, you generally remain in control.

THE TRUST HAS THREE IMPORTANT JOBS

1 — WHILE YOU ARE LIVING

You continue living your life, using your property and managing assets properly coordinated with the trust. You have not given your life away. You have created instructions for it.

2 — IF YOU BECOME INCAPACITATED

If you can no longer manage trust assets yourself, the successor trustee you chose can step in according to the terms of the trust.

3 — AFTER YOUR DEATH

Your successor trustee follows the instructions you created. Properly coordinated trust assets can generally be administered and distributed without putting those assets through probate.

SIGNING A TRUST DOES NOT AUTOMATICALLY MAKE YOUR ESTATE PLAN WORK.

A beautifully prepared trust sitting in a binder cannot control an asset that was never properly coordinated with it. You can have the trust, the binder and all the signatures—and still leave important assets outside the plan you thought you created.

The trust is the plan. Funding and implementation are what help make the plan work.

WHAT GOES IN THE TRUST... AND WHAT DOESN'T?

Creating a living trust is only the beginning. The next question is: How should each of your assets be coordinated with your estate plan?

Some assets may be titled in the name of the trust. Some may use beneficiary designations. Some may use POD or TOD instructions. And some assets should not be retitled to the trust at all.

HOME / REAL ESTATE

Often transferred to the trust by an appropriate deed.

BANK ACCOUNTS

Trust ownership, POD designation, or another institution-supported method depending on the plan.

NON-RETIREMENT INVESTMENTS

May be titled to the trust or coordinated through another available transfer method.

LIFE INSURANCE

Usually coordinated through beneficiary designations.

IRA / 401(k) / 403(b) / ROTH IRA

Do not retitle the account into the living trust during your lifetime. Use beneficiary designations instead.

VEHICLES

A transfer-on-death method may be appropriate where available rather than retitling the vehicle to the trust.

HSA / MSA

Do not retitle these accounts into the living trust.

SOCIAL SECURITY BENEFITS

Cannot simply be transferred or assigned to your living trust.

TRUST FUNDING DOES NOT MEAN “PUT EVERYTHING IN THE TRUST.” It means making sure each asset has the RIGHT PATH to the people or place you intend.

KEEP THE PLAN CONNECTED TO REAL LIFE

LIFE INSURANCE CAN HELP SOLVE A DIFFERENT PROBLEM

Estate planning determines what happens to what you have. Life insurance can help address another question:

“If I am not here tomorrow, will the people who depend on me have the money they need?”

INCOME REPLACEMENT

Helping replace income the household depended on.

MORTGAGE & DEBTS

Providing funds so survivors are not forced to make immediate financial decisions.

CHILDREN & EDUCATION

Helping provide for needs that otherwise may have been funded over many years.

LIQUIDITY & OBLIGATIONS

Providing cash when other family assets may not be immediately available.

Life insurance isn't the estate plan. But for the right family, it can be an important part of making the estate plan work.

WHAT ABOUT ESTATE TAXES?

For most families, estate tax is not the first estate-planning problem they need to solve. For 2026, the federal basic estate-and-gift-tax exclusion is \$15 million per individual, and the annual gift-tax exclusion is \$19,000 per recipient. Families with larger estates, significant lifetime gifts, business interests, or other tax concerns should obtain appropriate tax and legal guidance.

LIFE CHANGES. YOUR PLAN SHOULD BE REVIEWED WHEN IT DOES.

Marriage or divorce • Birth or adoption • Death or incapacity • Buying or selling a home • Moving to another state • Retirement or major account changes • Business changes • Significant asset changes • Relationship or beneficiary changes • Relevant law changes

YOUR SIGNATURE DIES WITH YOU. There are decisions you can make today that your family cannot make for you later. The time to make your choices clear—and make sure the plan can work—is while you are here to do it.

FROM DOCUMENTS TO A WORKING PLAN

Estate planning should not end with: “Here are your documents. Good luck.” A family can have a professionally prepared trust, will, powers of attorney and a beautiful binder—and still be left wondering: What do we do now?
THE CLAIM MY LEGACY APPROACH

UNDERSTAND IT

You should not have to become an estate-planning expert. But you should understand your own plan.

GET IT DONE

Understanding without action does not protect anybody. The plan has to move from “something I need to do someday” to done.

MAKE IT WORK

Different assets may require different steps. The goal is to create a plan your family can actually use.

THREE QUESTIONS EVERY ESTATE PLAN SHOULD ANSWER

WHO IS SUPPOSED TO ACT?

Have you clearly chosen the people who can step in when necessary?

WHAT ARE THEY SUPPOSED TO DO?

Have you left clear instructions about what you want to happen?

CAN THE ASSETS ACTUALLY FOLLOW THE PLAN?

Have ownership, beneficiary and transfer arrangements been coordinated with those instructions?

YOUR NEXT STEP — A COMPLIMENTARY FAMILY LEGACY REVIEW™

A 60-minute educational conversation designed to help you understand where you are, what you may want to consider, and what your next step could be. No pressure. No obligation.



“If something happened to you unexpectedly, how would you want things to go for your family?” LET’S START THERE. Claim-My-Legacy-Estate-Planning.com

PROTECT WHAT YOU'VE BUILT.

You've spent a lifetime building a home, saving money, caring for people, making decisions, and creating a life that matters.

Estate planning is about making sure the people you love aren't left wondering what you wanted—or how to carry it out.

CLAIM MY LEGACY™

We help families understand their estate-planning choices, get their plan completed, and take the steps necessary to help make that plan work when their family needs it.

UNDERSTAND IT → GET IT DONE → MAKE IT WORK

Someday, the people you love may have to carry out the decisions you are making today.

GIVE THEM CLARITY.

READY TO TAKE THE NEXT STEP?

Complimentary 60-Minute Family Legacy Review™

No pressure. No obligation.



Claim-My-Legacy-Estate-Planning.com