

CLAIM MY LEGACY™

THE CLAIM MY LEGACY ACADEMY™

ACA-120

CONVERSATION CURRICULUM & QUALIFICATION



Discover. Don't convince.

Production Edition V1.0

1. Purpose of ACA-120

ACA-120 teaches a Foundation Qualified candidate how to turn knowledge into a respectful family conversation. The Legacy Specialist is not trying to win an argument or deliver a memorized pitch. The specialist creates enough safety and curiosity for the family to talk, listens for what matters, uses an appropriate story when helpful, and guides the family toward the next appropriate step.

THE GOAL OF THE CONVERSATION IS DISCOVERY, NOT CONVINCING.

Conversation Qualified Standard

- ☐ Connect naturally without sounding scripted.
- ☐ Ask discovery questions before explaining solutions.
- ☐ Listen for meaning rather than waiting for a turn to speak.
- ☐ Use silence without rushing to fill it.
- ☐ Reflect the family's own words and priorities.
- ☐ Use an approved story truthfully and briefly.
- ☐ Respond to concerns without arguing or pressure.
- ☐ Guide a Kitchen Table Conversation™.
- ☐ Encourage an appropriate next step and preserve genuine choice.
- ☐ Create a clean handoff with confirmed objectives.

Curriculum Map

MODULE	TOPIC	PRACTICE
1	The Conversation Mindset	Reframe + self-awareness
2	C.A.R.E. Conversation Framework	Micro-role plays
3	Ask & Discover	Question-only drills
4	Listen, Reflect & Use Silence	Listening drills
5	Relate With a Story	Story practice
6	Concerns Without Arguing	Response drills
7	Kitchen Table Conversation™	Full conversation rehearsal
8	Encourage the Step & Clean Handoff	Next-step practice
Qualification	Conversation Assessment	Observed role play + Unexpected Moment

2. Module 1 - The Conversation Mindset

SERVE BEFORE SELLING.

- Do not begin with what you want the family to buy. Begin with what you need to understand.
- Do not manufacture a problem. Help the family describe what matters to them.
- Do not race to explain. Questions earn the right to teach.
- Do not treat hesitation as resistance. It may be uncertainty, family dynamics, timing or a need for more information.
- Do not measure a good conversation only by whether an appointment or purchase happens that day.
- A good conversation leaves the family with greater clarity, dignity and an appropriate next step.

Self-Check

What do you tend to do when you are nervous: talk more, explain more, rush, fill silence, or push for an answer?

What will you practice instead?

3. Module 2 - C.A.R.E. Conversation Framework

STEP	MEANING	BEHAVIOR
C	Connect & Disarm	Be human. Begin naturally. Reduce the feeling that the person is being sold.
A	Ask & Discover	Use open questions to understand concerns, goals, family dynamics and current planning.
R	Relate With a Story	Use one short, truthful, relevant story to make an idea understandable. Do not use a story to frighten.
E	Encourage the Step	Offer the next appropriate action and leave the decision with the family.

CONNECT. ASK. RELATE. ENCOURAGE.

C.A.R.E. Micro-Practice

Practice only C: Start a natural 30-second conversation without mentioning a product.

Practice C + A: Connect and ask two discovery questions. Do not tell a story yet.

Practice A + R: Listen to one concern and choose one relevant story.

Practice E: Offer a Family Legacy Review™ or other appropriate next step without pressure.

4. Module 3 - Ask & Discover

The strongest discovery questions do not diagnose the family. They invite the family to think.

AREA	DISCOVERY QUESTION
Family	Who are the people you most want to protect if something happened to you?
Current planning	What planning have you already put in place?
Confidence	How confident are you that everything would work the way you intend today?
Incapacity	If you could not speak for yourself tomorrow, who would step in?
Organization	Would the right person know where to find everything?
Implementation	If you have a trust, how confident are you that the important assets have been addressed correctly?
Communication	Who in your family knows what to do first?
Priority	What concerns you most about all of this?
Outcome	If we could make one part of this clearer for you, what would matter most?

Question-Only Drill

Partner A plays the family member for three minutes. Partner B may ask questions, reflect, or clarify, but may not explain a solution. Then switch.

- ☐ ☐ Asked open questions
- ☐ ☐ Did not stack multiple questions
- ☐ ☐ Did not answer their own question
- ☐ ☐ Allowed silence
- ☐ ☐ Followed the family's answer instead of a checklist

Questions to Avoid

- Leading questions designed to force agreement.
- Questions that assume the family has made a mistake.
- Fear questions such as 'Do you want the court taking everything?'
- Rapid-fire interrogation.
- Questions about private financial details that are not needed for the conversation.

5. Module 4 - Listen, Reflect & Use Silence

LISTEN FOR THE STORY UNDER THE ANSWER.

A family may say, 'I need to talk to my daughter.' The words matter, but the meaning may be trust, shared decision-making, uncertainty, finances or respect for a family relationship. Do not decide which one. Ask.

SKILL	EXAMPLE
Reflect	'It sounds like having your daughter involved is important to you.'
Clarify	'What would you want her to understand before you decide anything?'
Deepen	'What concerns you most about moving forward without her?'
Silence	Ask the question, then wait. Do not rescue the family from thinking.
Confirm	'So the biggest thing for you is making sure she understands the plan too. Did I get that right?'

Listening Drill

One person speaks for 90 seconds about a fictional family concern. The Legacy Specialist may not interrupt. At the end, the specialist reflects the concern in one or two sentences without adding advice.

Three-Part Debrief™

1. What worked?

2. What would you change?

3. What will you do next time?

6. Module 5 - Relate With a Story

Stories make abstract planning human. They must be truthful, brief and relevant. The story is not the destination. It is a bridge back to the family's own situation.

APPROVED CORE STORY	TEACHING POINT	RETURN QUESTION
Grandparents' Probate	A will may still lead to probate; planning is about outcomes, not simply owning a document.	'How important is avoiding that kind of uncertainty to your family?'
Tom & Sheila	Good intentions and delay can leave a family unprepared when life changes unexpectedly.	'What would you want to have settled before a crisis ever happens?'
Unfunded Trust / Funding Phone Call	Creating a trust and implementing it are different steps.	'How confident are you that your trust has been fully implemented?'

60–90 SECONDS. ONE STORY. ONE POINT. RETURN TO THE FAMILY.

Ethical Story Rules

- Tell only stories approved for training or stories you have authority to tell.
- Do not claim another person's experience as your own.
- Do not embellish facts to make the consequence more dramatic.
- Do not use tragedy as leverage.
- End with a question that returns attention to the family.

Story Practice

Choose one approved story. Deliver it in 60–90 seconds. Evaluator times the story.

- ☐ ☐ Accurate
- ☐ ☐ Brief
- ☐ ☐ Natural
- ☐ ☐ Family-centered
- ☐ ☐ No fear amplification
- ☐ ☐ Ends with a useful question

7. Module 6 - Concerns Without Arguing

A concern is information. It tells you what the person still needs to understand, trust, discuss or decide.

FAMILY SAYS	CONVERSATION-QUALIFIED DIRECTION
'I need to talk to my daughter.'	Respect it. Explore how the daughter should be involved and what the family member wants her to understand.
'I already have an attorney.'	Respect the relationship. Ask what they feel confident about and whether there is anything they still want clarified.
'I already have a trust.'	Do not challenge it. Ask about confidence, funding, organization and keeping it current.
'I need to think about it.'	Ask what they want to think through. Do not corner them into a decision.
'That's more than I expected.'	Acknowledge it. Clarify what they are comparing and, when appropriate, explain approved value before price without discounting or attacking competitors.
'I don't want to talk about dying.'	Respect the feeling. Reframe planning around the people who may need to act while the person is living as well as after death.
'My kids can figure it out.'	Do not insult the children. Ask what the person would want the children to know or avoid having to figure out under pressure.

Response Pattern

ACKNOWLEDGE → ASK → UNDERSTAND → RESPOND → RETURN CHOICE

Do not memorize rebuttals. Learn the pattern.

8. Module 7 - Kitchen Table Conversation™

The Kitchen Table Conversation™ is the complete discovery conversation. It should feel like two people trying to understand what matters, not a miniature workshop or a sales presentation.

PHASE	PURPOSE
1. Connect	Create a natural, comfortable beginning.
2. Permission	Establish why you are talking and give the family room to participate.
3. Discover	Learn family priorities, current planning, confidence and concerns.
4. Reflect	Show the family you heard them accurately.
5. Relate	Use one relevant story or educational point when it helps.
6. Clarify the Gap	Help the family recognize the difference between where they are and what they want, without diagnosing.
7. Encourage the Step	Offer the appropriate next action.
8. Confirm	Clarify who will do what next and any trusted person who should be involved.

Kitchen Table Practice Scenario

Scenario: A married couple in their early 60s has wills created 12 years ago. Their adult daughter helps with finances. They own a home, retirement accounts and life insurance. One spouse thinks they are 'probably fine.' The other worries the daughter would not know what to do.

Candidate objective: conduct a 12–15 minute discovery conversation. Do not diagnose their plan and do not present the \$1,995 package unless the evaluator specifically introduces a next-step/value discussion.

- ☐ Connect naturally
- ☐ Ask before teaching
- ☐ Explore both spouses' perspectives
- ☐ Respect the daughter's role
- ☐ Use no more than one core story
- ☐ Identify the family's stated priority
- ☐ Offer the appropriate next step
- ☐ Confirm the handoff

9. Module 8 - Encourage the Step & Clean Handoff

The next step depends on where the family is. In many awareness or discovery conversations, the appropriate next step will be the Family Legacy Review™.

THE NEXT STEP IS AN INVITATION, NOT A VERDICT.

Family Legacy Review™ Invitation

The specialist should explain that the review is designed to look at the family, what they have, what planning is already in place, and where there may be questions or gaps. The specialist does not promise that the review will prove something is wrong.

A strong invitation sounds natural and ends with choice, for example: 'The next step that would make sense is to sit down for a Family Legacy Review so we can look at where things stand and what questions you may want answered. Then you decide what you want to do.'

Clean Handoff

- ☐ Confirm the family's primary concern in their own words.
- ☐ Record relevant current-planning facts without editorializing.
- ☐ Record trusted people who should be involved.
- ☐ Record questions that require follow-up or professional review.
- ☐ Confirm the agreed next action, owner and timing.
- ☐ Do not make the next person rediscover everything the family already told you.

10. Conversation Qualification Assessment

The assessment is behavior-based. The evaluator observes a realistic conversation rather than testing whether the candidate can recite C.A.R.E.

COMPETENCY	WEIGHT	EVALUATOR LOOKS FOR
Connect & presence	10%	Natural, respectful opening; no canned pitch.
Ask & discover	20%	Open questions; follows answers; discovers priorities.
Listening & silence	20%	Reflects accurately; does not interrupt or rush.
Story / education	15%	Relevant, truthful, brief and not fear-based.
Concerns & judgment	15%	Does not argue; explores meaning; stays in scope.
Encourage the step	10%	Clear invitation with genuine choice.
Handoff & confirmation	10%	Captures objectives, questions and next action.

Required Assessment Exercises

- ☐ Five-minute Connect + Ask drill.
- ☐ Three-minute question-only drill.
- ☐ One approved 60–90 second story.
- ☐ 12–15 minute Kitchen Table Conversation™.
- ☐ Two Unexpected Moments.
- ☐ Three-Part Debrief™ self-assessment.

Unexpected Moments

MOMENT	STRONG JUDGMENT
'My daughter handles my finances. I need to talk to her.'	Respect and explore the trusted relationship; do not overcome it.
'I already have a trust, so I don't need this.'	Ask about confidence and implementation; do not attack or diagnose the trust.
'Are you just trying to sell me something?'	Respond calmly and transparently; return to the family's questions and freedom to choose.
'How much is this going to cost me?'	Answer approved pricing when appropriate, establish value before price, and do not manipulate the family.
'I don't want my children knowing my business.'	Respect privacy; distinguish a family conversation from disclosing every financial detail.
'My attorney says you're wrong.'	Do not argue with the attorney. Clarify the general educational point and route individualized interpretation appropriately.
'I'm not ready.'	Respect it. Ask whether there is information they still need and leave a clear, non-pressured path to reconnect.

11. Critical Failures

- ☐ Uses fear, shame or manufactured urgency to force action.
- ☐ Argues with or belittles the family or another professional.
- ☐ Gives individualized legal advice or diagnoses documents beyond role.
- ☐ Invents facts, guarantees, pricing, discounts or promises.
- ☐ Continues pressuring after the family asks for time or trusted-person involvement.
- ☐ Misrepresents an approved story or claims another person's story as their own.
- ☐ Ignores a family answer in order to return to a memorized script.
- ☐ Fails to escalate a matter clearly requiring professional guidance.

12. Final Qualification Decision

- ☐ CONVERSATION QUALIFIED - Ready for ACA-130 Family Legacy Review™ Curriculum / Qualification.
- ☐ DEVELOPING / NEEDS MORE PRACTICE - Specific behaviors assigned for practice and reassessment.
- ☐ NOT YET QUALIFIED - Material conversation, scope or judgment gaps require retraining.

Candidate: _____

Evaluator: _____

Assessment Date: _____

Weighted Score: _____

Observed Strengths:

Required Development:

Reassessment Date, if needed: _____

Evaluator Signature: _____

Candidate Signature: _____

Conversation Qualification Record

REQUIREMENT	STATUS
ACA-100 Candidate Orientation	☐ Complete
ACA-110 Foundation Qualified	☐ Verified
ACA-120 Modules 1–8	☐ Complete
Question-Only Drill	☐ Pass
Listening / Silence Drill	☐ Pass
Approved Story	☐ Pass
Kitchen Table Conversation™	☐ Pass
Unexpected Moments	☐ Pass
Critical Failure Review	☐ Clear
Final Status	☐ Conversation Qualified ☐ Developing ☐ Not Yet Qualified

NEXT: ACA-130 FAMILY LEGACY REVIEW™ CURRICULUM & QUALIFICATION

Production Control

Document: CML-ACA-120 Conversation Curriculum & Qualification

System: Claim My Legacy Academy™

Edition: Production Edition V1.0

Advancement Gate: Conversation Qualified → ACA-130 Family Legacy Review™ Curriculum / Qualification