

QUESTIONS & DISCOVERY

FIELD GUIDE™

DISCOVER. DON'T CONVINCE.

PURPOSE

Use this guide to help families think through what matters before discussing solutions. The questions are prompts, not a script. Follow the family's answer, listen for meaning, and preserve genuine choice.

THE CLAIM MY LEGACY™ DISCOVERY STANDARD

The strongest discovery questions do not diagnose the family. They invite the family to think. A good conversation helps the family describe its own priorities, concerns, confidence and unanswered questions before a solution is discussed.

- Ask before teaching.
- Use open questions and follow the answer instead of racing through a checklist.
- Allow silence. Do not rescue the family from thinking.
- Reflect the family's own words and confirm that you understood.
- Do not manufacture a problem, diagnose documents, or use fear to create urgency.
- Record uncertainty as uncertainty and route professional questions appropriately.

QUICK CONVERSATION FLOW

CONNECT Begin naturally and reduce the feeling of being sold.

PERMISSION Establish why you are talking and give the family room to participate.

DISCOVER Learn priorities, current planning, confidence and concerns.

REFLECT Show the family you heard them accurately.

CLARIFY Separate what appears clear from what is uncertain or may deserve review.

ENCOURAGE Offer the appropriate next step and leave the decision with the family.

CONFIRM Clarify who will do what next and who else should be involved.

FIELD TEST

Did the family discover something important, or did we tell them what they were supposed to discover?

CORE DISCOVERY QUESTIONS

You do not need to ask every question. Choose the question that fits the conversation, then listen.

FAMILY & PRIORITIES

- ☐ Who are the people you most want to protect if something happened to you?
- ☐ What prompted you to think about this now?
- ☐ What concerns you most about all of this?
- ☐ If we could make one part of this clearer for you, what would matter most?
- ☐ What would you want your family to know or avoid having to figure out under pressure?

CURRENT PLANNING & CONFIDENCE

- ☐ What planning have you already put in place?
- ☐ When was it created or last reviewed?
- ☐ How confident are you that everything would work the way you intend today?
- ☐ What parts of your current plan do you feel most confident about?
- ☐ Is there anything about the plan that you are not sure about or would like clarified?

INCAPACITY, ORGANIZATION & COMMUNICATION

- ☐ If you could not speak for yourself tomorrow, who would step in?
- ☐ Would the right person know where to find everything?
- ☐ Who in your family knows what to do first?
- ☐ Are there trusted people you would want involved before you make a planning decision?

LISTEN, REFLECT & DEEPEN

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 rush to fill the silence.

Confirm: So the biggest thing for you is making sure she understands the plan too. Did I get that right?

FAMILY & DECISION-MAKER QUESTIONS

Help the family think through roles without choosing for them.

- ☐ Who would you trust to follow your wishes even if they would make a different choice for themselves?
- ☐ Who is responsible and dependable enough to handle important details and follow through?
- ☐ Who could make difficult decisions without creating unnecessary conflict?
- ☐ Who is likely to be willing and available when needed?
- ☐ Could distance, health, age or other responsibilities make the role difficult?
- ☐ Who would be your backup choice if your first choice could not serve?
- ☐ Who would handle financial matters if you could not?
- ☐ Who would make healthcare decisions if you could not communicate?
- ☐ If minor children are involved, do your guardian choices still make sense today?

CURRENT-PLAN QUESTIONS

Respect planning already completed and the professionals involved. Discovery is not an attempt to prove them wrong.

- ☐ What documents or planning do you believe you currently have?
- ☐ When was the plan last reviewed?
- ☐ What has changed in your life or family since the plan was created?

- ☐ Do the people named in the plan still reflect the people you would choose today?
- ☐ Do the beneficiaries still reflect your wishes?
- ☐ How confident are you that the plan has been implemented the way you intended?
- ☐ Can the people who may need the plan locate the documents and instructions?

LANGUAGE DISCIPLINE

Prefer: "This may need review." "Let's verify that." "Based on what you've told me..." "That is a question for qualified review." Avoid declaring that something is wrong, invalid or unfunded.

LIFE-CHANGE QUESTIONS

A life change does not automatically mean an estate plan needs to change. It gives the family a reason to confirm that the plan still reflects what they want today.

- ☐ Has there been a marriage, remarriage, divorce or separation since the plan was created or last reviewed?
- ☐ Has there been a birth, adoption, death, estrangement, reconciliation or other meaningful family change?
- ☐ Has anyone named as trustee, financial decision-maker, healthcare decision-maker, guardian or beneficiary changed in your mind?
- ☐ Have you bought or sold real estate, moved to another state, retired, or had a major financial change?
- ☐ Have you started, bought or sold a business?
- ☐ Have you added new insurance, annuity, retirement or other significant accounts?
- ☐ Even if nothing major changed, has it been several years since anyone reviewed the plan with you?

TRUST FUNDING & IMPLEMENTATION DISCOVERY

Creating a trust and implementing it are different steps. Explore confidence and uncertainty without independently deciding how an asset should be owned or designated.

- ☐ If you have a trust, how confident are you that the important assets have been addressed correctly?
- ☐ What do you know about how your home is currently titled?
- ☐ Are there bank or investment accounts you are unsure about?
- ☐ When were retirement-account or insurance beneficiary designations last reviewed?
- ☐ Are there assets you believe were supposed to be coordinated with the trust but have never verified?
- ☐ Would the right person know where to find account information and instructions?
- ☐ What part of trust funding or implementation would you most like to verify?

IMPORTANT BOUNDARY

Record what the family reports. Do not independently decide that a tax-sensitive, retirement, insurance or other asset should be owned by or name a trust. Follow the estate plan and appropriate professional guidance.

LEGACY STRATEGY SESSION™ QUESTIONS TO SURFACE

Useful questions when a family is preparing to meet with an estate planning professional, and for identifying what the family still wants to understand.

ABOUT THE PLAN

- ☐ Based on our family's goals, is a will enough, or should we consider additional planning?
- ☐ How does our home transfer?
- ☐ What happens with retirement accounts and life insurance?
- ☐ What happens if one of us becomes incapacitated?
- ☐ Who should serve as successor trustee?
- ☐ How do we know whether the plan is complete?

ABOUT FUNDING

- ☐ What assets should be coordinated with the trust?
- ☐ Which assets transfer by beneficiary designation?
- ☐ How will the family know what to do?
- ☐ How often should the plan be reviewed?

ABOUT THE FAMILY

- ☐ Does the plan protect the people we intend to protect?
- ☐ What if someone becomes disabled?
- ☐ What if we move to another state?
- ☐ How can we leave more than documents?

FAMILY CONVERSATION GUIDANCE

- Ask one question at a time. Do not stack questions.
- Follow the family's answer instead of returning immediately to your checklist.
- Do not answer your own question.
- Do not use leading or fear-based questions.
- Respect trusted people and professionals the family wants involved.
- Treat hesitation as information, not resistance.
- End with greater clarity and an appropriate next step, not pressure.

WHEN A FAMILY ALREADY HAS SOMETHING IN PLACE

“I already have a trust.” Explore confidence, implementation, organization and whether the plan still reflects their wishes.

“My attorney did all of this.” Respect the work. Ask what has changed and what has been reviewed since.

“My financial advisor handles beneficiaries.” Respect the advisor. Ask when the designations were last reviewed and coordinate appropriately.

“The house is definitely in the trust.” Record the family's understanding. Verify later if verification is part of the process. Do not argue.

“I need to talk to my daughter.” Respect the relationship. Ask how the family wants her involved and what she will want to understand.

“I’m not ready.” Respect it. Ask whether there is information they still need and leave a clear path to reconnect.

QUESTIONS TO AVOID

- Questions that assume the family has a problem.
- Questions designed to frighten the family into action.
- Questions that diagnose whether a document is valid, legally sufficient or defective.
- Questions that imply every family needs the same solution.
- Questions used only to manufacture agreement before presenting a product.

DISCOVERY NOTES & CLEAN HANDOFF

- ☐ Primary goals and concerns use the family's own language when possible.
- ☐ Existing planning is recorded as reported, not editorialized.
- ☐ Uncertainty is labeled as uncertainty.
- ☐ Questions requiring qualified review are clearly identified.
- ☐ Trusted people who should be involved are recorded.
- ☐ The agreed next action is specific.
- ☐ Promised follow-up has an owner and timing.

BEFORE YOU FINISH

Did the family leave with more clarity? Did I preserve choice? Did I stay within scope? Did I capture what matters so the next person does not make the family rediscover it?

EDUCATIONAL / SCOPE NOTICE

This field guide supports approved Claim My Legacy™ educational conversations. It is not legal, tax, investment, financial or insurance advice and must not be used to provide individualized professional advice or to diagnose legal documents. Individual circumstances vary, and appropriate professional guidance may be needed.

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