



CLAIM MY LEGACY™

What Happens If My Estate Plan Has a Missing Piece?™

A Plain-English Guide to Seeing Whether
the Parts of Your Plan Still Work Together

**An estate plan does not have to be completely wrong for one
missing piece to matter.**

UNDERSTAND IT → GET IT DONE → MAKE IT WORK.

THE BIGGER PICTURE

Your Estate Plan Is More Than a Stack of Documents

Most people think of an estate plan as a will, a trust, a power of attorney or a folder of signed documents.

Those documents matter. But they are only part of the plan.

Your estate plan is a system.

The documents, people, assets, ownership, beneficiary designations and instructions all need to work together.

That means a plan can be legally prepared and still deserve another look because something outside the documents has changed.

A new account may have been opened. A home may have been refinanced. A beneficiary may no longer be the right choice. A successor trustee may have moved, died or simply no longer be the person you would choose today.

None of those things automatically means the entire estate plan is wrong.

Sometimes the plan is still good.

It just has a missing piece.

WHAT A MISSING PIECE CAN LOOK LIKE

It May Not Be a Missing Document

When we say “missing piece,” we are not assuming that someone forgot to sign a document.

The missing piece may be the connection between the plan and real life.

- A trust exists, but the home was never transferred into it.
- A beneficiary designation still names someone you would no longer choose.
- A new account or property was acquired after the estate plan was created.
- The person named to act for you is no longer available or appropriate.
- The plan addresses what happens at death, but the family is unclear about who can act during incapacity.
- Important documents exist, but the people who may need them do not know where they are.
- Ownership or beneficiary arrangements conflict with what the family believes the estate plan says.

The question is not, “Can I find something wrong?”

The question is, “Do all the pieces still work together?”

How Do Missing Pieces Happen?

Estate plans are created at a particular moment in time. Life keeps moving after the documents are signed.

Changes that may justify another look include:

- Marriage, divorce or remarriage
- Birth or adoption of a child or grandchild
- Death or incapacity of a beneficiary or decision-maker
- Buying, selling or refinancing a home
- Opening, closing or substantially changing financial accounts
- Starting, selling or changing a business interest
- Receiving an inheritance or other significant property
- Moving to another state
- A meaningful change in family relationships or wishes

Even without a major life event, years can pass and the plan may simply stop reflecting the family as clearly as it once did.

A review is not an admission that the old plan failed.

It is how you find out whether the plan still fits.

THE CONNECTIONS MATTER

Documents + People + Assets + Instructions

A useful estate-plan review looks at more than whether the documents are present.

Documents. Do the will, trust, powers of attorney and other planning documents still reflect what you want?

People. Are the people named to act for you still the people you would choose today?

Assets. Are your home, accounts and other important property owned or coordinated the way the plan expects?

Beneficiaries. Do beneficiary designations still match your intentions and the rest of the plan?

Instructions. Would the people you love know what to do, whom to contact and where to find what they need?

A strong document cannot fix an asset that was never coordinated with it.

A properly titled asset cannot replace a missing decision-maker.

The pieces work as a system.

That is why reviewing the connections can be just as important as reviewing the documents themselves.

A QUICK SELF-CHECK

The Missing Piece Check™

- Have I reviewed my estate plan since my last major life change?
- Are the people named to act for me still the people I would choose today?
- If I have a trust, do I know which assets are actually connected to it?
- Is my home owned the way my estate plan intends?
- Have I reviewed retirement, life insurance and other beneficiary designations?
- Have I opened or acquired important accounts or property since the plan was created?
- Would someone know who can act if I could no longer manage things myself?
- Would my family know where to find my important documents and information?
- Do the different parts of my plan appear to tell the same story?
- Do I understand what would actually happen under the arrangements I have today?

A question you cannot answer is not proof that something is wrong.

It is simply a place worth looking.

The purpose of this check is not to create worry. It is to help you identify whether there is a part of the plan you no longer understand or have never verified.

IF YOU FIND SOMETHING

One Missing Piece Does Not Mean Starting Over

One of the reasons people postpone estate-plan reviews is that they assume any problem means they will have to redo everything.

That is not necessarily true.

Sometimes the right answer is a new estate plan.

Sometimes the right answer is simply fixing the piece that no longer fits.

Depending on the circumstances, the next step might be as simple as reviewing an ownership arrangement, updating a beneficiary, changing a decision-maker, coordinating a newly acquired asset, locating documents or asking a qualified professional whether a legal document should be updated.

The important thing is not to assume that everything is fine or assume that everything is broken.

Find out what is actually true.

Understand the gap.

Decide whether it matters.

Then fix only what needs fixing.

THE BOTTOM LINE

Does Your Plan Still Work as a Whole?

An estate plan can look complete because every document is sitting neatly in a binder.

But the real test is what happens when someone actually needs to use it.

Are the right documents there?

Are the right people named?

Are the assets coordinated?

Do the instructions still reflect what you want?

If the answer is yes, that confidence has value.

If you discover a missing piece, that knowledge has value too, because now you know what deserves attention.

The goal is not perfection for its own sake.

The goal is a plan that can actually work for the people you love.

YOUR NEXT STEP

Complimentary Family Legacy Review™

If you are not sure whether all the pieces of your estate plan still work together, you do not have to guess.

Claim My Legacy™ offers a complimentary **60-minute Family Legacy Review™** to help you take a practical look at where things stand today.

Together, we can help you identify:

- What your current plan appears designed to accomplish.
- Whether important people, assets and beneficiary arrangements still line up with it.
- Which questions deserve answers.
- What, if anything, may need another look.

Then you can decide what you want to do next.

No assumptions. No scare tactics. No pressure.

UNDERSTAND IT → GET IT DONE → MAKE IT WORK.

Claim My Legacy™

Helping families make sure the plans they create can actually work for the people they love.

IMPORTANT INFORMATION

Claim My Legacy™ provides estate planning education and support services. Claim My Legacy and its Legacy Specialists are not law firms and do not provide legal advice. Estate planning documents and legal services, where applicable, are provided through appropriately licensed legal professionals and service providers.

Estate planning, property ownership, beneficiary arrangements, trust funding and available legal procedures vary by state and individual circumstances. This guide provides general educational information and is not a substitute for individualized legal, tax or financial advice.

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