CLAIM MY LEGACY™

8 STEPS TO PROTECTING THE PEOPLE YOU LOVE

A Simple, Practical Guide to Getting Your Estate Plan Started and Finished

INTERACTIVE WORKBOOK

You don't need to know all the answers.
You just need to know your next step.

Claim My Legacy™
We do more than just documents.
We protect the people you love most.

You Don’t Have to Figure It All Out Today.

Estate planning can feel complicated. Wills. Trusts. Probate. Powers of attorney. Beneficiaries. Healthcare directives.

It is easy to believe you need to understand all of these things before you can even begin. You don’t.

You do not need to become an estate planning expert. You do not need to know exactly which documents you need. You do not need exact balances for every account. And you do not need to make every decision today.

Begin with three things:

- ☐ The people you love.
- ☐ What you want to protect.
- ☐ What you want to happen if you can no longer make those decisions yourself.

HOW TO USE THIS WORKBOOK

- ☐ Check the boxes that apply to you.
- ☐ Write down what you already know.
- ☐ Note anything you are unsure about.
- ☐ Write down questions as they occur to you.
- ☐ Do not worry about leaving something blank.

Sometimes “I’m not sure” is one of the most useful answers you can give. It tells you what you need to learn next.

Your 8-Step Roadmap

1. **DEFINE WHAT MATTERS MOST**
   Decide what you want your estate plan to accomplish.

2. **KNOW WHAT YOU OWN**
   Create a simple picture of your assets and how they are owned.

3. **CHOOSE THE PEOPLE YOU TRUST**
   Think about who should make decisions and carry out your wishes.

4. **UNDERSTAND THE TOOLS**
   Learn the basic purpose of common estate planning tools.

5. **GET THE RIGHT GUIDANCE**
   Know what to look for in the people helping you.

6. **PREPARE FOR THE CONVERSATION**
   Gather what will make your estate planning conversation productive.

7. **COMPLETE AND PROTECT YOUR PLAN**
   Make sure the work does not end when documents are signed.

8. **TAKE THE NEXT STEP**
   Choose one meaningful action and commit to doing it.

You don’t have to complete all eight steps today. Just begin.

Define What Matters Most

Estate planning starts with people, not documents. Before asking “Do I need a will or a trust?” ask a better first question:

What do I want my estate plan to accomplish?

WHAT MATTERS TO ME?

- ☐ Protect my spouse or partner.
- ☐ Provide for my children.
- ☐ Provide for my grandchildren.
- ☐ Make sure the people I choose receive what I intend.
- ☐ Name someone I trust to care for minor children.
- ☐ Prepare for incapacity.
- ☐ Make my healthcare wishes known.
- ☐ Avoid unnecessary court involvement.
- ☐ Reduce the possibility of family conflict.
- ☐ Make things easier for my family.
- ☐ Protect an inheritance for a beneficiary.
- ☐ Address the needs of a blended family.
- ☐ Provide for someone with special needs.
- ☐ Protect or provide direction for a family business.
- ☐ Keep important information and documents organized.
- ☐ Preserve something meaningful for future generations.

Other: ______________________________

What Matters Most?

You may have checked several boxes. Now choose the three things that matter most.

1. My priority:

2. My priority:

3. My priority:

WHAT WORRIES ME?

- ☐ My family not knowing what to do.
- ☐ Unnecessary court proceedings.
- ☐ Family disagreements.
- ☐ The wrong person being placed in charge.
- ☐ My healthcare wishes not being known.
- ☐ No one having authority to handle my affairs.
- ☐ Problems involving minor children or a blended family.
- ☐ A beneficiary receiving an inheritance before they are ready.
- ☐ My family being unable to find important information.
- ☐ My family having to figure everything out while grieving.

If something happened to me tomorrow, the thing I most want taken care of is:

Who am I really creating this plan for?

Know What You Own

You don’t need a financial statement, exact balances, or account numbers. You simply need a basic picture of what you have to protect.

HOME & REAL ESTATE

- ☐ Primary residence
- ☐ Second home or vacation property
- ☐ Rental property
- ☐ Land
- ☐ Property in another state

BANKING & INVESTMENTS

- ☐ Checking accounts
- ☐ Savings accounts
- ☐ CDs
- ☐ Investment or brokerage accounts
- ☐ Stocks, bonds, or other investments

RETIREMENT & INSURANCE

- ☐ 401(k), 403(b), or similar plan
- ☐ IRA or Roth IRA
- ☐ Pension
- ☐ Life insurance
- ☐ Annuities

BUSINESS & PERSONAL PROPERTY

- ☐ Business ownership
- ☐ Vehicles
- ☐ Valuable personal property
- ☐ Family heirlooms

DIGITAL & OTHER ASSETS

- ☐ Online financial accounts
- ☐ Cryptocurrency or digital assets
- ☐ Websites or online businesses
- ☐ Important digital property

How Do You Own It?

Knowing what you own is only part of the picture. For your major assets, do you know how they are owned or who receives them?

HOW ARE MAJOR ASSETS OWNED?

- ☐ Owned in my name alone
- ☐ Owned jointly
- ☐ Owned by my trust
- ☐ Controlled by a beneficiary designation
- ☐ Payable or transferable at death
- ☐ Owned by a business or other entity
- ☐ I'm not sure

DO I KNOW WHO IS CURRENTLY NAMED TO RECEIVE...

- ☐ My life insurance?
- ☐ My retirement accounts?
- ☐ My investment accounts, if beneficiaries are named?
- ☐ My bank accounts, if beneficiaries are named?
- ☐ Other assets with beneficiary designations?

Something I need to check:

Does my estate plan and the way I own my assets work together?

- ☐ Yes, I believe they do.
- ☐ No, something needs attention.
- ☐ I don't have an estate plan yet.
- ☐ I'm not sure.

The asset or ownership question I most want answered:

Choose the People You Trust

Estate planning isn't just about who gets what. It is also about who you trust to make important decisions.

WHO WOULD YOU TRUST?

- ☐ Handle my financial affairs if I couldn't.
- ☐ Make healthcare decisions for me.
- ☐ Carry out my wishes after my death.
- ☐ Serve as trustee, if applicable.
- ☐ Care for minor children.
- ☐ Manage an inheritance for someone who may not be ready.
- ☐ Handle important business matters.
- ☐ Serve as a backup if my first choice cannot serve.

DON'T JUST ASK "WHO?" ASK "WHY THEM?"

- ☐ Trustworthy
- ☐ Responsible
- ☐ Organized
- ☐ Able to make difficult decisions
- ☐ Good with money, when appropriate
- ☐ Able to communicate with family
- ☐ Calm during difficult situations
- ☐ Familiar with my wishes and values
- ☐ Willing to serve
- ☐ Able to take on the responsibility

My First Choices

Financial decisions:

Healthcare decisions:

Carrying out my wishes after death:

Trustee, if applicable:

Guardian for minor children, if applicable:

WHAT ABOUT PLAN B?

- ☐ I have considered backup choices.
- ☐ I need to think about backup choices.
- ☐ I need help thinking through my choices.

HAVE YOU TALKED TO THEM?

- ☐ Yes.
- ☐ Some of them.
- ☐ Not yet.
- ☐ I assumed they would do it.

Who would you trust to be the steady person in the room when your family is emotional and important decisions need to be made?

My answer:

Why?

Understand the Tools

You don’t need to become an estate planning expert. You simply need to understand what the basic tools are designed to accomplish.

WILL

Provides instructions for certain property after death, names someone to carry out those instructions, and may nominate guardians for minor children.

REVOCABLE LIVING TRUST

Can hold and manage assets during life and provide instructions for incapacity and death. A trust must be properly funded to control the appropriate assets.

FINANCIAL POWER OF ATTORNEY

Can authorize someone you choose to handle certain financial and legal matters on your behalf.

HEALTHCARE PLANNING DOCUMENTS

Can identify who should make healthcare decisions if you cannot and document important healthcare wishes.

BENEFICIARY DESIGNATIONS

Can control who receives certain assets such as retirement accounts, life insurance, and some financial accounts.

The better question is not “Which document do I want?” It is “Which tools help accomplish the goals I identified in Step 1?”

What Do I Want Explained?

- [ ] What is the difference between a will and a living trust?
- [ ] Does having a will keep my family out of probate?
- [ ] What is probate?
- [ ] Would my family likely face probate?
- [ ] How does a living trust work?
- [ ] What does it mean to fund a trust?
- [ ] Which assets may belong in a trust?
- [ ] How do beneficiary designations affect my plan?
- [ ] What happens if I become incapacitated?
- [ ] What healthcare documents should I consider?
- [ ] Who should make financial decisions for me?
- [ ] Who should make healthcare decisions for me?
- [ ] How do the laws of my state affect my plan?

If I could ask one estate planning question today, it would be:

You don't need all the answers. You need to know the right questions to ask.

Get the Right Guidance

The right guidance shouldn't begin with "Which documents do you want?" It should begin with "Tell me about your family."

THE PERSON HELPING ME SHOULD...

- [ ] Ask about my family.
- [ ] Ask what I want my plan to accomplish.
- [ ] Ask about my concerns.
- [ ] Take time to understand what I own.
- [ ] Ask about the people I may place in charge.
- [ ] Explain options in language I understand.
- [ ] Encourage questions.
- [ ] Explain why something is being recommended.
- [ ] Explain how my state's laws may affect my plan.
- [ ] Explain what happens after documents are signed.
- [ ] Explain trust funding if applicable.
- [ ] Give me a clear process for completing my plan.

Good guidance should help you understand your choices, not simply hand you documents.

Pay Attention to How You Feel

- ☐ Am I being listened to?
- ☐ Are my questions being answered clearly?
- ☐ Do I understand what is being explained?
- ☐ Does this feel like a plan for my family?
- ☐ Do I understand why something is being recommended?
- ☐ Do I know what happens next?
- ☐ Am I comfortable saying, “I don’t understand. Please explain that again”?

Different questions may require help from different qualified professionals. You don’t need to know everything. You need to know where to go for the right answer.

My most important question:

Something I still don’t understand:

Something about my family I want to discuss:

Ask: “How will you help me make sure this plan actually works when my family needs it?” Then listen carefully to the answer.

Prepare for the Conversation

You don’t need everything perfectly organized. Bring what you have.

EXISTING DOCUMENTS

- [ ] Will
- [ ] Trust
- [ ] Financial power of attorney
- [ ] Healthcare documents
- [ ] Other estate planning documents
- [ ] I don’t currently have documents
- [ ] I’m not sure what I have

BASIC INFORMATION

- [ ] Home or real estate
- [ ] Bank accounts
- [ ] Investments
- [ ] Retirement accounts
- [ ] Life insurance
- [ ] Business ownership
- [ ] Beneficiary information

IMPORTANT PEOPLE

- [ ] Spouse or partner
- [ ] Children
- [ ] Other beneficiaries
- [ ] People I’m considering for important roles
- [ ] Backup choices

Names you’re considering are enough to begin the conversation.

What Has Changed?

If you already have an estate plan, check anything that has changed since it was created or last reviewed.

- ☐ Marriage
- ☐ Divorce or remarriage
- ☐ Birth or adoption
- ☐ Death of someone important to the plan
- ☐ Change in family relationships
- ☐ Move to another state
- ☐ Retirement
- ☐ Significant health change
- ☐ Bought or sold a home
- ☐ Started or sold a business
- ☐ Significant financial change
- ☐ I'm not sure whether my changes affect my plan

QUESTIONS I WANT ANSWERED

1.

2.

3.

Something I'm concerned about but don't know how to ask:

Bring what you have. Start the conversation. You do not need exact balances, perfect organization, or all the answers.

Complete and Protect Your Plan

Signing your documents may not be the finish line. Before putting them away, ask: Will my plan actually work when my family needs it?

AFTER SIGNING

- [ ] My documents have been properly signed.
- [ ] Required witnessing or notarization is complete.
- [ ] I know where my original documents are kept.
- [ ] Someone I trust knows where to find them.
- [ ] I know who to contact with questions.
- [ ] I understand any remaining steps.
- [ ] I'm not sure whether my plan is completely finished.

IF YOU HAVE A TRUST

- [ ] I understand what trust funding means.
- [ ] I know which assets are currently owned by my trust.
- [ ] My real estate has been reviewed.
- [ ] My bank and investment accounts have been reviewed.
- [ ] My beneficiary designations have been reviewed.
- [ ] I understand which assets should not be retitled to my trust.
- [ ] I have completed the recommended funding steps.
- [ ] I have a trust, but I'm not sure whether it was funded.

AN UNFUNDED TRUST IS JUST PAPER.

Would Your Family Know What to Do?

CAN YOUR FAMILY FIND THE PLAN?

- ☐ My original documents are stored safely.
- ☐ Someone I trust knows where they are.
- ☐ Important financial information is organized.
- ☐ Important healthcare information is accessible.
- ☐ Important digital information has been addressed.
- ☐ My family knows who to contact for help.
- ☐ I'm not sure my family would know what to do.

DOES MY PLAN STILL FIT MY LIFE?

- ☐ My family circumstances haven't changed significantly.
- ☐ The people I've chosen are still the right people.
- ☐ My beneficiary choices still reflect my wishes.
- ☐ My plan reflects major changes in my assets.
- ☐ My plan reflects a move to another state, if applicable.
- ☐ My plan has been reviewed since major life changes.
- ☐ I'm not sure whether my current plan still works.

If my family needed my estate plan tomorrow, would I feel confident it is ready?

- ☐ Yes.
- ☐ Mostly, but I need to check a few things.
- ☐ No.
- ☐ I'm not sure.

The one thing I most need to check: ______________________

Take the Next Step

Go back through your workbook. Look for unchecked boxes, anything marked “I’m not sure,” and the questions you wrote down. Those aren’t failures. They’re your roadmap.

WHAT NEEDS MY ATTENTION?

- ☐ Talk with my spouse, partner, or family.
- ☐ Make a basic list of my assets.
- ☐ Check how one or more assets are owned.
- ☐ Review beneficiary designations.
- ☐ Decide who I trust for important roles.
- ☐ Talk with the people I’m considering.
- ☐ Learn more about wills and trusts.
- ☐ Get my estate planning questions answered.
- ☐ Create an estate plan.
- ☐ Review an estate plan I already have.
- ☐ Determine whether my trust was funded.
- ☐ Finish trust funding.
- ☐ Organize my important documents.
- ☐ Make sure my family knows where everything is.
- ☐ Update my plan because something changed.
- ☐ Get help understanding what I should do next.

Now Choose One

You may have checked several boxes. Don’t try to do everything today. Choose one meaningful next step.

My next step is:

I will take this step by:

The person I need to talk with is:

The question I most need answered is:

I am taking this step because:

Who am I really doing this for:

You Don’t Have to Take the Next Step Alone.

Schedule your complimentary Family Legacy Review™. Bring this workbook.

FAMILY LEGACY REVIEW™

Scan the QR code to schedule your complimentary review.

ClaimMyLegacy.com

Your legacy isn’t just what you leave behind.
It’s what you put in place for the people you leave behind.

Estate Planning Doesn't Have to Be Overwhelming.

You don't need to understand every legal term.
You don't need to know whether you need a will or a trust.
And you don't need to have every decision made before you begin.

You just need a place to start.

8 Steps to Protecting the People You Love will help you:

- Identify what matters most to you
- Get a clearer picture of what you own
- Think about the people you trust
- Understand the basic estate planning tools
- Know what good guidance should look like
- Prepare for an estate planning conversation
- Identify anything in your plan that still needs attention
- Decide what you're going to do next

This isn't a book you simply read.
It's a workbook you use.

- Check the boxes.
- Write down your questions.
- Talk about the answers.

And when you're finished, *take the next step.*

Ready for Some Help?

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