



CLAIM MY LEGACY™

Your Signature Dies With You™

What Happens to Your Property
When You Can No Longer Sign?

Planning is not just about documents. It is about authority.

UNDERSTAND IT → GET IT DONE → MAKE IT WORK.

THE IDEA

Your Signature Is Powerful - While You Can Use It

While you are alive and able to act, your signature gives you enormous control over your financial life.

You can sign a deed. Move money. Open or close an account. Change a beneficiary. Sell property. Refinance a home. Update your estate plan. Correct an ownership problem. Fund a trust.

But there comes a point when you can no longer personally sign.

That may happen because of incapacity.

And it certainly happens at death.

When that happens, the important question is no longer simply:

“What do my documents say?”

The practical question becomes:

Who has the legal authority to act now?

That is one of the most important ideas in estate planning, and one of the easiest to overlook.

A good plan does more than state your wishes. It helps create a workable path for someone you trust to carry them out when you cannot.

AFTER DEATH

What Happens When You Can No Longer Sign?

After death, you cannot personally transfer property or complete unfinished financial transactions. Someone else, or some other legal mechanism, must have authority to do it.

What happens next depends on how each asset is owned and what arrangements were made while you were alive.

An asset might pass through:

- Joint ownership with survivorship rights
- A beneficiary or transfer-on-death designation
- A properly funded trust
- A small-estate or other state-specific procedure, when available
- The probate process

Not every asset follows the same path.

That is why simply having a will, a trust, or a binder of documents does not answer the whole question.

The documents matter. But ownership matters too. Beneficiary designations matter. Trust funding matters. And the authority given to the people you chose matters.

The goal is to make those pieces work together.

WHERE A WILL FITS

A Will Can Be Important - But It Does a Different Job

A will can provide important instructions about what should happen after your death. It can identify who should receive property that passes through your estate, nominate the person who should handle the estate, and name guardians for minor children.

But a will by itself does not necessarily keep assets out of probate.

Probate is the court-supervised process used to administer certain assets after death. The exact procedure, cost and timeline vary by state and by the circumstances of the estate.

A will can tell the court what you wanted.

It does not automatically eliminate the court process.

What can probate cost?

Probate costs vary significantly by state, estate size and complexity. As a general planning estimate, total costs are sometimes placed in the range of **3% to 8% of an estate's value**. Actual costs can be lower or higher.

Those costs can include court fees, legal fees, compensation for the person administering the estate, appraisals, accounting, bonds and other administrative expenses.

The point is not to predict an exact percentage for every family. It is to understand that the way property is arranged before death can affect what the family has to do afterward.

WHERE A TRUST FITS

A Trust Creates a Different Path

A revocable living trust can provide another way to hold and manage certain property.

While you are alive and able, you can generally serve as trustee and continue managing trust property. If you later become unable to serve, the successor trustee you named can step in according to the trust's terms. After your death, that successor trustee can continue administering property held in the trust.

The goal isn't to make your signature last forever.

It's to make sure someone you trust has authority to act when you no longer can.

That distinction is why trusts can be useful for both death and incapacity planning.

But there is an important catch.

Creating the trust document is only part of the job.

For a trust to control an asset, that asset generally needs to be properly connected to the trust or otherwise coordinated with the estate plan.

That brings us to the part of estate planning that is frequently overlooked.

FUNDING MATTERS

Creating a Trust and Funding It Are Two Different Things

Trust funding means making sure appropriate assets are owned, titled or otherwise coordinated so the trust can work as intended.

Depending on the asset and the plan, that review may include:

- Real estate
- Bank accounts
- Non-retirement investment accounts
- Business interests
- Newly acquired property
- Beneficiary designations on retirement accounts and life insurance

A beautifully written trust cannot control an asset that was never properly connected to it.

That does not mean every asset should automatically be retitled into a trust. Retirement accounts, insurance, jointly owned property and other assets can require different treatment.

The right question is not simply:

“Do I have a trust?”

It is:

Does what I own actually work with the plan I created?

WHILE YOU'RE STILL HERE

Your Signature Can Still Fix Things

One reason to review an estate plan now is simple: while you still have capacity, you can act.

You may be able to:

- Update outdated documents
- Change the people you selected to serve
- Correct ownership or titling issues
- Review beneficiary designations
- Complete unfinished trust funding
- Coordinate newly acquired assets with the plan
- Make sure the people you trust know where important information is kept

**Estate planning is much easier to correct
while the person who owns the property can still sign.**

This is not about assuming something is wrong.

It is about knowing whether the plan you created and the assets you own today still work together.

Sometimes the review uncovers something that needs attention. Sometimes it confirms that everything is already in good shape.

Both are useful outcomes.

A QUICK REVIEW

The Signature Check™

- Do I know who would have authority to manage my finances if I became incapacitated?
- Do I know who would handle my affairs after my death?
- Do I understand which of my assets would pass through probate?
- Have I reviewed how my home and other real estate are titled?
- Have I reviewed the beneficiaries on retirement accounts and life insurance?
- If I have a trust, do I know which assets are actually connected to it?
- Have I acquired new accounts or property since my plan was created?
- Are the people I selected still the people I would choose today?
- Could my family find the documents and information they would need?
- If something happened tomorrow, am I confident the plan would work the way I expect?

**If one of those questions made you stop and think,
that is a reason to review - not a reason to panic.**

THE BOTTOM LINE

Your Signature Dies. Your Planning Doesn't Have To.

Your signature is one of the most powerful tools you have for organizing your financial life.

But the purpose of estate planning is not to preserve your signature.

It is to make sure the people you trust have a clear, workable way to act when you no longer can.

Documents matter.

Ownership matters.

Beneficiaries matter.

Funding matters.

And most importantly, those pieces need to work together.

You do not need to become an estate-planning expert. You simply need to understand what you have, how it is supposed to work, and whether anything still needs to be completed.

That is the difference between owning estate-planning documents and having an estate plan your family can actually use.

YOUR NEXT STEP

Complimentary Family Legacy Review™

If you are not sure how your current plan would work, you do not have to figure it out alone.

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

Together, we can help you identify:

- What you already have.
- How your assets are currently arranged.
- What questions may need answers.
- What, if anything, deserves another look.

Then you can decide what you want to do next.

No pressure. No obligation.

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, probate, trust administration, property-transfer rules and available procedures vary by state and by individual circumstances. The information in this guide is general educational information and is not a substitute for individualized legal, tax or financial advice.