

Legacy Protection for the Individual

A practical planning workshop for individuals, parents, professionals, and families who want to protect what matters most.

THE STRATEGY COUNSEL

FUNDABLE • VISIBLE • COMPLIANT



Welcome — Why This Matters

Most people spend decades building a life — raising children, buying homes, growing careers, and accumulating what matters. Yet fewer than half of American adults have even a basic will in place. Legacy planning is not about death. It is about love, responsibility, and the gift of clarity you leave behind.

Today's workshop will walk you through the essential documents, conversations, decisions, and systems that protect your family when life takes an unexpected turn. Whether you are 28 or 68, single or married, this session is for you.



Peace is not just a feeling — it is a plan. This workshop gives you both.



Legacy Planning Is Not Only for the Wealthy

The Common Myth

Many people believe estate planning is reserved for millionaires, large estates, or the elderly. This belief leaves ordinary families dangerously unprotected and forces loved ones into confusion, conflict, and courts.

The Truth

If you have a child, a bank account, a car, a home, a business, a digital presence, or a healthcare preference — you have a legacy worth protecting. Planning is not about the size of your estate. It is about the people who will be affected by your absence.

- Renters need planning as much as homeowners
- Single adults need designated decision-makers
- Young parents carry the greatest urgency
- Small business owners face compounded risk



What Happens When There Is No Plan

When someone passes without a plan in place, the consequences extend far beyond grief. The legal system steps in – and it does not know your family, your values, or your wishes.

Probate Court

Assets may be frozen for months or years while courts determine distribution, costing families time and legal fees.

Guardianship Disputes

Without a named guardian, a judge decides who raises your children – often without input from those who knew you.

Medical Decisions

Hospitals may default to next-of-kin rules that do not reflect your actual wishes or relationships.

Family Conflict

Ambiguity breeds disagreement. Loved ones are left guessing – and grieving – at the same time.

The People You Need to Protect

Before choosing documents or legal tools, start with the people. Legacy planning is, at its core, a deeply human act of love and responsibility.



Minor Children

They need a named guardian, a funded trust, and documented care instructions in case both parents are unavailable.



Aging Parents

If you support or care for a parent, your plan should address their continuity of care if something happens to you first.



Spouses & Partners

Even married couples need coordinated plans. Joint ownership, beneficiary designations, and powers of attorney all require review.



Special Needs Dependents

Individuals with disabilities require specialized planning — including special needs trusts — to protect eligibility for benefits.

The Documents Every Adult Should Understand

You do not need to have every document in place today — but you must understand what each one does and why it matters. These are the core instruments of a complete legacy plan.

Last Will & Testament

Directs how your property is distributed after death and allows you to name a guardian for minor children. Without it, your state decides.

Revocable Living Trust

Holds assets during your lifetime and distributes them at death — typically avoiding probate and keeping matters private and efficient.

Advance Healthcare Directive

Documents your medical wishes — including end-of-life care preferences — so your healthcare team and family know exactly what you want.

Durable Power of Attorney

Grants a trusted person authority to manage your financial affairs if you become incapacitated — preventing court-appointed guardianship.

HIPAA Authorization

Allows designated individuals to access your medical records and speak with your healthcare providers on your behalf.

Children, Guardianship & Emergency Planning

For parents of minor children, this is often the most emotionally urgent part of legacy planning. If both parents are unavailable — due to death, accident, or incapacitation — who steps in?

Name a Guardian in Writing

Your will is the legal place to name a primary and backup guardian. Choose someone who shares your values and has the capacity to care for your children long-term. Have the conversation with that person first — do not surprise them.

Create an Emergency Childcare Plan

For day-to-day emergencies — a car accident, a sudden hospitalization — you need a documented short-term plan that schools, caregivers, and family members can access immediately.

What to Include

- Names of all designated caregivers with contact information
- Medical records access and insurance card copies
- School pickup authorization letters
- Allergy, medication, and behavioral notes
- Parenting values and religious preferences in writing
- A letter of instruction from you, to your children's future caregiver

Healthcare Wishes & Medical Access

Medical emergencies do not wait for convenient timing. Without clear documentation, hospitals follow protocol — not your preferences. These documents ensure your voice is heard even when you cannot speak.



Living Will

Specifies which life-sustaining treatments you do or do not want under specific medical conditions — including ventilators, feeding tubes, and resuscitation.



Healthcare Proxy

Names a specific person — your healthcare agent — to make medical decisions on your behalf when you are unable to do so yourself.



HIPAA Release

Without this form, even your closest family members may be legally blocked from receiving information about your condition or treatment.



Medication & Provider List

Keep a current list of your medications, dosages, allergies, physicians, and insurance information in your binder and accessible to emergency contacts.

Power of Attorney & Trusted Decision-Makers

What Is a Power of Attorney?

A Power of Attorney (POA) is a legal document that grants another person — your "agent" — the authority to act on your behalf in financial, legal, or medical matters. A **Durable** POA remains effective even if you become mentally incapacitated.

Choosing the Right Agent

Your agent should be someone you trust completely — not necessarily a family member, but someone with sound judgment, financial literacy, and the willingness to serve. You can name different agents for financial and medical decisions.



Without a POA, a court must appoint a guardian or conservator — a costly and time-consuming process that removes control from your family entirely.

Types to Know

- **General POA** — broad authority, typically ends at incapacity
- **Durable POA** — survives incapacity, most common for planning
- **Limited POA** — covers a specific task or time period
- **Springing POA** — activates only upon a defined triggering event
- **Healthcare POA** — specific to medical decisions

Beneficiaries, Insurance & Accounts

Many assets pass *outside* of your will entirely — through beneficiary designations on accounts, policies, and retirement plans. These designations override your will, making them one of the most critical — and most overlooked — elements of estate planning.



Life Insurance

Review beneficiary designations annually. Ensure primary and contingent beneficiaries are current, especially after divorce, remarriage, or the birth of a child.



Retirement Accounts

IRAs, 401(k)s, and pension plans pass by designation. Outdated or missing designations can trigger unintended tax consequences or family conflict.



Bank & Brokerage Accounts

Add Payable-on-Death (POD) or Transfer-on-Death (TOD) designations to allow accounts to transfer directly to heirs without probate.



Real Estate & Titled Assets

How property is titled determines how it transfers. Joint tenancy, tenancy in common, and living trusts each carry different implications for your heirs.

Personal Property, Digital Assets & Passwords

We live in a world of invisible assets. Your digital footprint — email, social media, cryptocurrency, online banking, subscriptions, and cloud storage — holds real value and requires intentional planning.

Physical Personal Property

Use a written personal property memorandum (often referenced in your will) to specify who receives meaningful personal items — jewelry, artwork, heirlooms, or sentimental belongings. This document can typically be updated without attorney involvement.

Digital Assets

- Email and social media accounts
- Online banking and investment logins
- Cryptocurrency wallets and seed phrases
- Business accounts and software licenses
- Digital photos, videos, and creative work

Password & Access Management

Your loved ones cannot access what they cannot find. Use a secure password manager and document your login strategy in your legacy binder. Consider granting emergency access through tools like LastPass Emergency Access or a sealed physical document stored safely.

❏ Never list individual passwords in a will — it becomes a public document in probate. Use a separate sealed document or trusted digital tool instead.

Funeral, Burial & Family Instructions

Giving your family clear direction for end-of-life arrangements is one of the most compassionate gifts you can offer. Grief is disorienting — removing the burden of guessing removes an enormous source of additional pain.

1

Disposition Preferences

Burial or cremation? Specific cemetery, funeral home, or memorial park? Pre-arranged services remove financial and logistical burden from your family at the worst possible moment.

2

Service Instructions

Document your wishes for the service itself — religious or secular, public or private, music, readings, officiant, flowers, and whether you prefer a funeral, memorial, or celebration of life.

3

Notifications & Obituary

List people and organizations to notify, including employers, clubs, subscriptions, and government agencies. Consider drafting a personal obituary or a letter to be read at your service.

4

Pre-Funding Options

Pre-paid funeral plans and burial insurance can lock in today's prices and prevent families from incurring unexpected costs during an emotionally vulnerable time.

The Family Information Binder

The Family Information Binder is the physical or digital command center of your legacy plan. It consolidates everything your loved ones would need to manage your affairs — accessible, organized, and complete. Think of it as a love letter written in practical terms.

Section 1: Personal Identity

Birth certificates, Social Security cards, passports, marriage and divorce decrees, military discharge papers (DD-214), naturalization records.

Section 2: Legal Documents

Will, trust documents, POA forms, healthcare directives, HIPAA authorizations, and copies of all signed estate planning instruments.

Section 3: Financial Summary

Account numbers, financial institution contacts, investment summaries, property deeds, vehicle titles, and outstanding debt information.

Section 4: Insurance Policies

Life, health, home, auto, disability, and long-term care policy numbers, company contacts, and coverage summaries.

Section 5: Digital & Funeral

Password management instructions, digital asset inventory, funeral pre-arrangements, and final wishes letter.

What Your Loved Ones Should Be Able to Find

In the first 72 hours after a loss or emergency, your family will be managing grief, shock, and logistics simultaneously. Make it easy. Everything they need should be locatable within minutes — not weeks.

Within 24 Hours

- Location of your will and trust
- Contact information for your attorney
- Life insurance policy and claim instructions
- Immediate financial access (joint accounts or POD)
- Funeral pre-arrangement details
- Emergency childcare or pet care instructions

Within the First Week

- Employer and HR contact for death benefits
- Social Security notification
- Bank and investment account contacts
- Property deed and vehicle titles
- Outstanding debts and recurring payments
- Digital asset access instructions

Your binder is not a burden. It is a bridge between what you built and the people you love.

Questions to Ask an Estate Planning Attorney

Walking into your first attorney consultation prepared makes the experience more productive and less overwhelming. These questions will help you understand your current gaps and evaluate whether an attorney is the right fit for your family's needs.

→ **Do I need a will, a trust, or both — given my specific situation?**

The answer depends on your assets, family structure, state of residence, and planning goals. There is no universal answer.

→ **How does my state's law affect what I need to plan for?**

Estate law varies significantly by state — including community property rules, homestead exemptions, and probate thresholds.

→ **What happens to my minor children if I die without a guardian named?**

This question often motivates parents more than any other. Know the answer for your state before you leave the office.

→ **How often should I update my plan — and what triggers a review?**

Life events — marriage, divorce, new children, relocation, business changes, significant asset growth — all warrant a plan review.

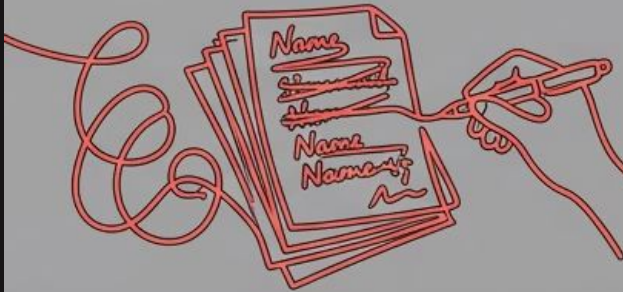
→ **What is your fee structure and what does the engagement include?**

Understand whether you are paying flat fees or hourly rates, and exactly what documents and services are included in the quote.

Common Legacy Planning Gaps

Even well-intentioned planners leave critical vulnerabilities. These are the most frequently overlooked areas that create real problems for families — often surfacing at the worst possible time.

1. Outdated beneficiary designations.



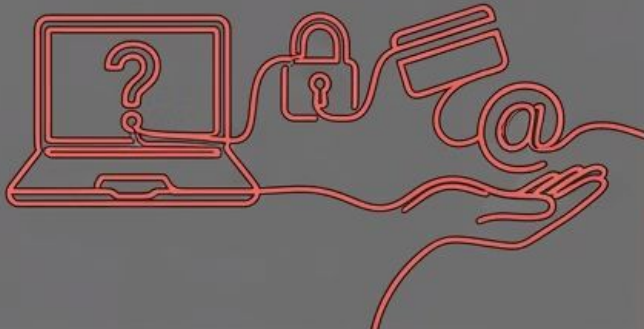
2. Wills signed years ago.



3. No guardianship named for minors.



4. Digital assets, passwords undocumented.



5. No healthcare directive or medical POA.



6. Surviving spouse: no financial access, knowledge.



Each of these gaps has a practical fix — and addressing even one today puts you significantly ahead of where most families are. Progress, not perfection, is the goal.

The P.E.A.C.E. Legacy Framework

The Strategy Counsel's P.E.A.C.E. framework gives you a memorable, actionable structure for your entire legacy plan. Think of it as your planning compass — covering every dimension of protection for the people you love.



E — Essential Documents

Will, trust, POA, healthcare directive, HIPAA authorization — the legal foundation of every plan.



C — Care Wishes

Healthcare preferences, end-of-life instructions, and guardianship wishes clearly documented and accessible.



A — Assets and Accounts

Insurance policies, retirement accounts, property, digital assets, passwords, and financial summaries organized and current.



E — Emergency Contacts

Designated decision-makers, trusted agents, attorneys, physicians, and caregivers named and documented for every scenario.



P — People

Start here. Identify everyone who depends on you and everyone you depend on. Your plan is only as complete as the people it protects.

Download Included: Individual Legacy Binder Checklist

Every webinar attendee receives our comprehensive **Individual Legacy Binder Checklist** — a professionally designed, fillable PDF that walks you through every section of your personal legacy plan. This is the same framework used with Strategy Counsel clients.

What's Inside

- Personal identity document tracker
- Legal document checklist with attorney prompts
- Financial account inventory template
- Insurance policy log
- Digital asset and password planning guide
- Funeral and final wishes worksheet

How to Use It

Work through each section at your own pace. Share a copy with your emergency contact or trusted agent. Return to it annually — or any time a major life event occurs. The checklist is designed to grow with you.

How to Access

The download link will be sent to your registered email address within 24 hours of today's webinar. Check your inbox — and your spam folder — for the message from The Strategy Counsel.

Download Included: Family Emergency Information Sheet

In a crisis, families need information fast. Our **Family Emergency Information Sheet** is a single-page, easy-to-complete reference document designed to be posted, stored, and shared with every key person in your life.

Covers All Critical Categories

- Primary emergency contacts (family, neighbors, caregivers)
- Healthcare providers and pharmacy contact
- Insurance ID numbers and emergency claims lines
- Legal representative and estate attorney contact
- Location of will, trust, and binder
- Children's school and authorized pickup contacts
- Pet care instructions and emergency vet

Designed for Real Life

This one-page sheet is formatted to be printed and placed in your binder, posted inside a kitchen cabinet, or kept in a vehicle glove compartment. It is also available in a digital version for secure cloud storage. Update it once a year — every January — alongside your beneficiary designations.

- ✓ Simple. Practical. The kind of preparation that turns a crisis into a manageable moment for the people you love most.

Book a Legacy Readiness Strategy Session

Peace is leaving your family with clarity, not confusion.

You do not have to navigate this alone. The Strategy Counsel offers private **Legacy Readiness Strategy Sessions** designed for individuals, parents, founders, caregivers, and ministry leaders who are ready to move from intention to action.

What You Get	Who It's For	How to Book
A structured 60-minute planning session to assess your current gaps, identify urgent priorities, and build your personalized legacy readiness roadmap — grounded in the P.E.A.C.E. framework.	Any adult who has people depending on them, assets worth protecting, or wishes worth honoring. You do not need to be wealthy. You need to be ready.	Visit thestrategycounsel.com or contact us directly. Mention this webinar to receive priority scheduling. Seats are limited each month.

This webinar provides general educational and strategic planning information. It is not legal advice and does not replace state-specific guidance from a licensed estate planning attorney. Please consult a qualified attorney in your state for advice tailored to your individual circumstances.