Legacy Starter Checklist

Simple Steps Normal Families Can Take to Protect What Matters

1. Write or Update Your Will
   Name guardians/custodians for kids, and decide who gets what.
2. Create a Revocable Living Trust
   Avoid probate, keep your affairs private, and make transfer easier.
3. Durable Power of Attorney (Financial + Healthcare)
   Choose who can make decisions if you become unable.
4. Update Beneficiary Designations
   On life insurance, retirement accounts, and bank accounts (these override your will).
5. Make a Master List of Assets & Accounts
   Include passwords, account numbers, and locations.
6. Write a Letter of Instruction
   Final wishes, funeral preferences, and personal messages to family.
7. Organize Important Documents
   One physical + digital folder your family knows about.
8. Have "The Family Conversation"
   Talk openly so there are no surprises or fights later.
9. Plan for Business Succession or Family Bank
   How to keep wealth and values in the family for generations.
10. Review Everything Every 2–3 Years
    Life changes — marriages, births, deaths, new laws.

Bonus Tips:

- You don't need to be wealthy — start small and build.
- A basic package usually costs $500–$2,000 with an estate attorney.
- Even doing just 3 of these items makes a huge difference.

"A good man leaves an inheritance to his children's children…"
— Proverbs 13:22

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