



FAMILY LEGACY CONVERSATIONS: DISCUSSION GUIDE & PLANNING TOOL

How to Talk About Estate Plans, End-of-Life Wishes, and What Matters Most



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INTRODUCTION

Talking about estate plans and end-of-life wishes is one of the most important conversations families can have, yet it's often avoided due to discomfort. This guide helps you navigate these discussions with clarity, compassion, and practical strategies.

Use this guide to:

- Prepare for conversations with family members
 - Organize information to share
 - Navigate difficult topics and dynamics
 - Document what was discussed
 - Follow up effectively
-

ASSESSING YOUR READINESS

Before initiating conversations, consider:

☐ I have created or updated my estate planning documents ☐ I understand my own wishes and can explain them clearly ☐ I have identified who needs to be informed ☐ I have realistic expectations (not everyone will agree or be happy) ☐ I am prepared to listen as well as speak ☐ I am doing this out of care, not obligation or pressure

My primary goals for these conversations are:

1. _____
 2. _____
 3. _____
-

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WHO NEEDS TO KNOW WHAT

Not everyone needs the same information. Plan who to tell what:

MUST BE INFORMED (Essential Conversations)

My Executor/Personal Representative:

- Name: _____
- Needs to know: ☐ Document locations ☐ Account overview ☐ My wishes ☐ Funeral preferences ☐ Distribution plans ☐ All details

My Healthcare Agent:

- Name: _____
- Needs to know: ☐ Medical treatment preferences ☐ Quality of life values ☐ Organ donation wishes ☐ Document location

My Financial Power of Attorney:

- Name: _____
- Needs to know: ☐ Account information ☐ Bill payment systems ☐ Document location ☐ Important contacts

Guardian for Minor Children (if applicable):

- Name: _____
- Needs to know: ☐ Parenting philosophy ☐ Financial arrangements ☐ Children's needs ☐ My wishes for their upbringing

SHOULD BE INFORMED (Important Conversations)

My Spouse/Partner:

- Should know: ☐ Everything ☐ All details ☐ Involved in all decisions

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My Adult Children:

- Child 1: _____
 - Should know: ☐ General plan ☐ Their role ☐ Document location ☐ Distribution plans ☐ Reasoning for decisions
- Child 2: _____
 - Should know: ☐ General plan ☐ Their role ☐ Document location
- Child 3: _____
 - Should know: ☐ General plan ☐ Their role ☐ Document location

My Siblings:

- Should know: ☐ Basic information ☐ Their role (if any) ☐ Who to contact ☐ Limited information ☐ Not necessary to inform
-

MAY BE INFORMED (Optional Conversations)

Extended Family: ☐ Will be told general information ☐ Will learn after death through normal estate process ☐ Do not need to be informed

CONVERSATION PREPARATION CHECKLIST**Before scheduling a conversation:****LOGISTICS**

☐ Choose appropriate timing (not during crisis or celebration) ☐ Select comfortable, private location ☐ Decide format: ☐ Family meeting ☐ One-on-one ☐ Written communication ☐ Determine if professional facilitator would help ☐ Estimate time needed (allow at least 1-2 hours for comprehensive discussion) ☐ Send advance notice so family can mentally prepare

MATERIALS TO GATHER

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☐ Summary of key information to share ☐ Copies of relevant documents (if sharing) ☐ Contact information for professionals (attorney, financial advisor) ☐ Written explanation of reasoning (for complex decisions) ☐ List of questions you anticipate

EMOTIONAL PREPARATION

☐ Acknowledged my own discomfort ☐ Prepared for various reactions (tears, anger, questions, resistance) ☐ Ready to listen without becoming defensive ☐ Accepted that not everyone will be pleased ☐ Reminded myself this is an act of love and responsibility

CONVERSATION STARTER SCRIPTS

Use these opening statements to begin difficult conversations:

FOR ADULT CHILDREN

"I know this feels uncomfortable, but I've been working on estate planning and want to share some information with you. I care about you and want to make things easier when the time comes. Can we talk about this?"

"Now that I'm [age/retired/etc.], I've been organizing important information. I need your help understanding where everything is and what my wishes are. Do you have time this weekend?"

"Something happened to [friend/relative] and their family had no idea where anything was. I don't want that for you. Let me show you where my important documents are."

FOR AGING PARENTS

"Mom/Dad, I want to make sure I can help you if something happens. Can we talk about where your important documents are and what you'd want me to know?"

"I've been doing my own estate planning and it made me realize I don't know about yours. Would you be willing to share some basic information so I can help if needed?"

"I'm not trying to pry, but I care about you and want to respect your wishes. Can you help me understand what you'd want for medical care if you couldn't speak for yourself?"

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FOR SPOUSE/PARTNER

"I think we should organize our estate information together. If something happened to one of us, the other should know where everything is."

"I want to make sure we're on the same page about our wishes for medical care and how we want things handled. Can we discuss this?"

ESSENTIAL TOPICS TO COVER

Use this as a checklist during conversations:

TOPIC 1: DOCUMENT LOCATIONS

Information to share: ☐ Where original documents are stored ☐ How to access safe/safe deposit box ☐ Who has copies of what ☐ Attorney contact information ☐ Password/encryption information location

Documents to mention: ☐ Last Will and Testament ☐ Trust documents (if applicable) ☐ Financial Power of Attorney ☐ Healthcare Power of Attorney/Advance Directive ☐ Life insurance policies ☐ Property deeds ☐ Other:

My notes:

TOPIC 2: KEY PEOPLE AND THEIR ROLES

Information to share:

Executor: _____ **Phone:** _____

- Their responsibilities include: _____

Trustee: _____ **Phone:** _____

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- Their responsibilities include: _____

Healthcare Agent: _____ Phone: _____

- Their responsibilities include: _____

Financial POA: _____ Phone: _____

- Their responsibilities include: _____

Guardians (if applicable): _____ Phone: _____

- Their responsibilities include: _____

Alternates/Successors:

My notes:

TOPIC 3: ASSET OVERVIEW

How much detail to share: ☐ General categories (real estate, retirement accounts, etc.) ☐
Approximate values ☐ Specific account information ☐ Minimal information (prefer privacy)

Assets to mention: ☐ Primary residence ☐ Other real estate ☐ Retirement accounts (general information) ☐ Life insurance policies and beneficiaries ☐ Bank accounts ☐ Investment accounts ☐ Business interests ☐ Valuable personal property ☐ Digital assets

My notes:

TOPIC 4: DISTRIBUTION INTENTIONS

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Information to share:

General distribution plan: ☐ Equal division among children/beneficiaries ☐ Unequal distribution (explain reasoning) ☐ Specific items to specific people ☐ Charitable gifts ☐ Other:

If distributions are unequal, my reasoning is:

Specific bequests to mention:

- Item: _____ To: _____
- Item: _____ To: _____
- Item: _____ To: _____

My notes:

TOPIC 5: HEALTHCARE AND END-OF-LIFE WISHES

Information to share:

My values regarding medical treatment: ☐ Prioritize quality of life over length of life ☐ Want all possible life-extending treatment ☐ Comfortable with palliative/comfort care focus ☐ Other values: _____

Specific preferences: ☐ Life support:

_____ ☐ Artificial

nutrition/hydration: _____ ☐ Resuscitation:

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_____ ☐ Organ donation:

What makes life worth living for me:

What I would consider unacceptable quality of life:

My notes:

TOPIC 6: FUNERAL AND BURIAL WISHES

Information to share:

Preference: ☐ Burial ☐ Cremation ☐ No preference ☐ Other: _____

Service preferences: ☐ Traditional funeral service ☐ Memorial service (after burial/cremation)
☐ Celebration of life ☐ Small private gathering ☐ No service ☐ Other:

Specific requests: ☐ Religious/cultural customs:

_____ ☐ Location:

_____ ☐ Music:

_____ ☐ Readings or

speakers: _____ ☐ Other:

Budget considerations: ☐ Prefer simple/economical arrangements ☐ Have funds set aside for funeral ☐ Have prepaid arrangements ☐ No specific budget guidance

My notes:

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TOPIC 7: DIGITAL ASSETS

Information to share:

- ☐ I have created a digital asset inventory ☐ Location of inventory:
_____ ☐ Password manager information:
_____ ☐ Social media wishes:
_____ ☐ Digital executor:

My notes:

NAVIGATING DIFFICULT DYNAMICS

IF DISCUSSING UNEQUAL INHERITANCES

Preparation: ☐ I am clear about my reasoning ☐ I have considered all affected parties' feelings
☐ I am prepared to explain without apologizing ☐ I have written explanation to leave with estate documents ☐ I am willing to answer questions but firm in decision

Key points to communicate:

- Inequality reflects: ☐ Different needs ☐ Prior gifts ☐ Caregiving ☐ Different relationships ☐ Specific purposes for assets ☐ Other:

My explanation:

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IF ADDRESSING BLENDED FAMILY SITUATIONS

Considerations: ☐ I have discussed plans with my spouse first ☐ We are presenting united front ☐ I am clear about treatment of biological vs. step-children ☐ I have considered involving family therapist/mediator ☐ Plans use legal structures (trusts) to provide clarity

Key points to communicate:

IF FAMILY MEMBERS DISAGREE WITH MY PLANS

My response strategy:

☐ I will listen to concerns with genuine openness ☐ I will evaluate whether changes are warranted ☐ I will stand firm if plans reflect my true values and wishes ☐ I will reframe as my decision to make ☐ I will acknowledge their feelings without changing plans

Phrases to use:

- "I hear your concern. Help me understand your perspective."
- "I appreciate your input. I'll think about what you've said."
- "I understand this isn't what you would do, but it reflects my values."
- "These are my assets and I've made decisions based on my wishes and circumstances."

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CONVERSATION DOCUMENTATION

After each conversation, record:

Date of conversation: _____

Who was present:

Topics covered: ☐ Document locations ☐ Key people and roles ☐ Asset overview ☐
Distribution intentions ☐ Healthcare wishes ☐ Funeral preferences ☐ Digital assets ☐ Other:

Key points discussed:

Questions raised:

Concerns expressed:

Follow-up needed: ☐ Provide additional information about:
_____ ☐ Schedule follow-up conversation ☐ Send written
summary ☐ Update documents based on feedback ☐ Other:

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General tone/reaction: ☐ Positive, receptive ☐ Some discomfort but productive ☐ Difficult, emotional ☐ Resistance or conflict ☐ Other:

FOLLOW-UP CHECKLIST

After initial conversation:

☐ Send written summary of key points discussed ☐ Provide copies of relevant documents ☐ Answer any additional questions that arose ☐ Schedule follow-up conversation if needed ☐ Update estate documents if changes warranted ☐ Provide contact information for attorney/advisor if family has questions ☐ Express appreciation for their participation ☐ Set date for future check-in/update

Follow-up notes:

ONGOING COMMUNICATION PLAN

Estate planning communication is ongoing, not one-time:

I will update family when: ☐ I modify estate documents ☐ I change beneficiaries ☐ I replace someone in a key role ☐ My health changes significantly ☐ I move or change where documents are stored ☐ Major life events occur ☐ Annually whether or not anything changed

Scheduled check-ins:

- Next planned update: _____
 - Frequency: ☐ Annually ☐ Every 2 years ☐ When changes occur
-

RESOURCES AND CONTACTS

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Professionals family can contact with questions:

Estate Planning Attorney:

- Name: _____
- Phone: _____ Email: _____

Financial Advisor:

- Name: _____
- Phone: _____ Email: _____

Family Therapist/Mediator (if applicable):

- Name: _____
- Phone: _____ Email: _____

CONVERSATION TIPS & REMINDERS

DO: ✓ Acknowledge that this is uncomfortable for everyone ✓ Focus on care and responsibility, not morbidity ✓ Listen as much as you speak ✓ Answer questions honestly ✓ Allow time for emotions and processing ✓ Provide written summaries ✓ Express appreciation for their participation

DON'T: X Apologize for your decisions (unless truly wrong) X Make promises you're not certain you'll keep X Share information impulsively without preparation X Become defensive when questioned X Rush through important topics X Assume one conversation covers everything X Forget to follow up

FINAL THOUGHTS

Remember:

- These conversations are acts of love and responsibility
- Discomfort is normal and doesn't mean you're doing it wrong

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- Not everyone will be happy with all decisions - that's okay
- Starting imperfectly is better than not starting at all
- Communication is ongoing, not one-time
- Your family will be grateful you took time to plan and communicate

What matters most to me about these conversations:

My commitment:

I commit to having these important conversations with my family because I care about them and want to make difficult times easier. I will approach these discussions with openness, honesty, and compassion.

Signature: _____ **Date:** _____

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Need support preparing for difficult conversations? Talk to Solace 24/7 at MemorialMerits.com/solace

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