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Legacy planning conversation starters

Legacy planning isn't always the easiest subject to bring up, but it can be one of the most important conversations you and your clients have. Here are some tips to help you get the conversation started.

Context is key

Make sure you properly frame the conversation. Rather than focusing on death, emphasize the importance of creating a plan for their beneficiaries.

Special circumstances may affect your client

Start a conversation by educating clients on special circumstances they could face, such as the challenges that an unmarried couple might encounter without a will.

Help combat common misconceptions

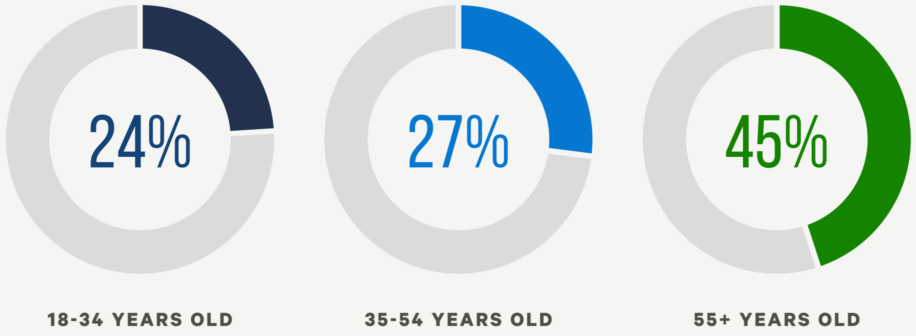
If your client is young and doesn't have kids, they may think a will isn't necessary for their situation. Focus the conversation on planning as a way to help lessen potential stress on people they care about.

Sample questions to help start a conversation

1. What future do you see for your children? Have you taken any steps to ensure they can have that future, regardless of unforeseen events?
2. If something did happen to you while you're single, do you know what would happen to your estate?
3. You and your partner have a great relationship. Is there anything you'd want to specifically leave them if something happened to you? Without a will in place, state laws may make that more difficult than it should be.

Despite the COVID-19 pandemic, 2 out of 3 American adults still don't have a will.[1]

PERCENTAGE OF U.S. ADULTS WITH A WILL BY AGE GROUP



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[1] Caring.com: "2022 Wills and Estate Planning Study." https://www.caring.com/caregivers/estate-planning/wills-survey#the-prevalence-of-estate-planning. Accessed June 16, 2022.

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