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PERSONAL FAMILY LAWYER®
Your trusted family advisor.

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Five Essential Steps to Protect Your Loved Ones in 2025

You know that uneasy feeling when you think about what everyone you love would do, if (and when) something happens to you? That nagging voice reminding you that you still haven't created a will or trust or updated the estate plan you do have?

As we enter 2025, it's time to stop pushing those thoughts aside and take action to protect the people you love most. Many people avoid estate planning because they think it will be complicated, expensive, too time-consuming, or emotionally challenging. But the truth is, not having a plan, or having an out-of-date plan, is far more costly – financially, emotionally, and time-wise – for the people you love.

Let's take a look at five things you can do right now to create lasting peace of mind.

Step 1: Get Financially Organized

One of the biggest challenges people face after losing a loved one is trying to piece together their financial life. Where are all the accounts? What insurance policies exist? What bills need to be paid? Without proper organization, your family could spend months or even years trying to track everything down. Worse yet, anything they don't find will be turned over to the State Department of Unclaimed Property, where there are approximately \$60 billion in lost assets nationwide.

As important as it is, financial organization isn't just about making lists – it's about creating a clear roadmap for the people who will handle your affairs when you cannot. This includes documenting all your accounts, insurance policies, important passwords, and key contacts. When your loved ones need access to this information, it should be readily available, updated, and easy to handle. This is why our Life & Legacy Planning process begins with a financial organization, and then our ongoing Life & Legacy Planning service supports you to maintain your financial



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organization throughout your life, so it's handled with as much ease as possible for the people you love when something happens to you.

Step 2: Create a Lasting Message for Your Loved Ones

When someone dies, their loved ones often wish they had one more conversation, one more chance to hear their loved one's voice or read their words. That's why recording a Life & Legacy Interview is part of our planning process. It's truly one of the most meaningful gifts you can give the people you love, and who love you.

This message isn't just about saying goodbye – it's about sharing your values, hopes, and life lessons. Think about what you want future generations to know about your life journey.

What wisdom do you want to pass down?

What family stories, or even recipes, should be preserved?

While you may think “generational wealth” is just about money, the truth is that people who are able to learn from the recorded history of past generations have true generational wealth that's far greater and irreplaceable than any dollar ever could be.

Your words will become a treasured part of your legacy, offering comfort and guidance long after you're gone.

Step 3: Learn About Tax Planning

Many people don't realize that proper estate planning can help minimize or eliminate taxes their loved ones might otherwise have to pay. Without planning, they could lose a significant portion of their inheritance to estate taxes, income taxes, or capital gains taxes.

Strategic tax planning isn't about avoiding your obligations – it's about ensuring more of your hard-earned assets go to the people you love rather than the government. Working with a trusted advisor who understands both estate and tax law can help you identify opportunities to protect your loved ones' financial future.



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Step 4: Plan Your Final Farewell (and Your Last Days)

While it might feel uncomfortable to think about your funeral, planning and paying for it in advance is one of the most loving things you can do for the people you love. When you're gone, they will be grieving. The last thing they need is to make difficult decisions about your funeral while trying to guess what you would have wanted.

By planning ahead, you not only ensure your wishes are honored but you also protect the people you love from emotional overspending during a vulnerable time. You can choose and pay for exactly what you want, locking in today's prices and relieving your loved ones of this financial burden.

Even more importantly, consider how you want to spend your last years, months, or even days and discuss that with the people who will be responsible for your care now. This could be a conversation we can help facilitate if bringing it up or even thinking about it alone feels too challenging or if you keep putting it off. This courageous conversation is one of the best gifts you can give to the people you love.

Step 5: Create a Comprehensive Life & Legacy Plan

All these elements come together in our comprehensive Life & Legacy Planning® process, which guides you to understand the law and how it will apply to your unique situation, considering your family dynamics and assets, so you can make educated and informed choices to ensure your loved ones stay out of court and out of conflict when something happens to you. This isn't just about creating legal documents – it's about creating a plan, maintaining it, and ensuring your loved ones know who to turn to when something happens to you.

When you create a Life & Legacy Plan with me, it includes clear instructions about who gets what, who's in charge of what, and most importantly, how to find and access everything when needed. It also includes specific directives about what happens if you become incapacitated. In addition, you'll have the opportunity to outline your memorial service, and we'll support you to record a Life & Legacy Interview that your loved ones will cherish for the rest of their lives.

The start of a new year is the perfect time to take these essential steps to protect the people you love. Don't wait until it's too late – the greatest gift you can give your loved ones is the gift of preparation and peace of mind.



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How We Help You Get Started

As your Personal Family Lawyer® Firm, we help you put these essential protections in place. Through our Life & Legacy Planning® process, we'll guide you in creating a lasting message for your loved ones, implementing smart tax strategies, planning your final arrangements, getting your finances organized, and creating a comprehensive plan that ensures the people you love stay out of court and conflict. Most importantly, we'll help you make informed decisions that align with your values and wishes. So don't delay! Let us help you start the new year by doing the right thing for your loved ones.

Click here to schedule a complimentary 15-minute consultation to learn more:

<https://calendly.com/lauren-tlppc>

This article is a service of The Legacy Planners P.C., a Personal Family Lawyer® Firm. We don't just draft documents; we ensure you make informed and empowered decisions about life and death, for yourself and the people you love. That's why we offer a Life & Legacy Planning® Session, during which you will get more financially organized than you've ever been before and make all the best choices for the people you love. You can begin by calling our office today to schedule a Life & Legacy Planning Session.

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