THE LEGACY PLANNERS P.C.
PERSONAL FAMILY LAWYER®
*Your trusted family advisor.*

2025.06.30

# Life, Liberty, and Legacy: How Life & Legacy Planning Promotes Independence

Every Fourth of July, we celebrate more than fireworks and barbecues. We honor the bold vision of people who refused to accept the status quo and instead created a framework for lasting freedom. The Declaration of Independence wasn't just a document—it was a comprehensive plan that established principles, assigned responsibilities, and created structures to protect future generations.

This Independence Day, consider how the same spirit can inspire you to create your own declaration of independence for your loved ones. Just as our founders understood that true freedom requires intentional planning and sacrifice, creating a Life & Legacy Plan ensures your loved ones won't be bound by confusion, court battles, or government decisions when you're no longer here to guide them.

Let's explore how the principles that built America can help you build lasting security for the people you love most.

## Freedom From Government Control Over Your Family's Future

Our founders fought for the right to self-governance, rejecting the idea that distant authorities should make decisions about their lives and families. Today, you face a similar choice. Without an estate plan, you're essentially allowing the government to make crucial decisions about your family's future through default state laws and probate courts.

Here are just a few things that could happen:

**A judge who has never met you or your children will decide who raises them.** This means they could end up with people you'd never want to raise them - people who don't share your values or wouldn't honor your wishes.

**State laws determine how your assets are divided.** The law was written for everyone, and so is inherently a one-size-fits-all solution. The law doesn't take into account your wishes or your loved ones' unique needs. It also means that someone you'd never want to inherit from you may, and your assets may not go to the people you want in the way you want.

**Your loved ones won't have access to funds when they need them.** Your loved ones may wait months or years for access to resources you intended them to have immediately. This means your bills won't be paid, your children may lose access to funds for ongoing care, or your spouse may not be able to maintain their lifestyle. If you die with a mortgage and no one is able to make the monthly payments, any equity you have may be lost to foreclosure, instead of going to the people you love most.

It's also common for assets to get lost and end up with the state's department of unclaimed property, because you haven't created an inventory of your assets, including how to access them after your death - and kept the inventory with your plan and updated it over time.

**The public can access your personal information.** Without an estate plan, your loved ones must go through a court process, which is public. They will need to submit information about your assets and your family.

The power to choose belongs to you. In what's perhaps a rare circumstance, when it comes to your legal planning, your choices override the law.

However, not every estate plan will accomplish what you want. Many plans fail because they don't take into account your unique family dynamics and your specific assets. They also often fail because no one is there to make sure your plan is updated over time, as your assets and life circumstances change. Just as the Constitution is often called a "living, breathing document," designed for longevity and amended over time, your plan should work the same way. This is exactly what Life & Legacy Planning is all about.

## Creating Your Own Bill of Rights for Your Loved Ones

Life & Legacy Planning goes beyond basic documents to create robust systems that work immediately when your loved ones need them. This includes detailed instructions for your loved ones, asset inventories that prevent anything from being lost, and an ongoing relationship with me, so I can guide them through difficult transitions.

Your Life & Legacy Plan also protects future generations by including provisions for how inherited assets should be managed. Instead of leaving your children vulnerable to poor financial decisions at age 18, you can structure their inheritance to support their education, encourage responsible money management, and provide security throughout their lives.

THE LEGACY PLANNERS P.C.
PERSONAL FAMILY LAWYER®
Your trusted family advisor.

## Building Lasting Institutions That Protect Your Legacy

Unlike traditional estate planning that focuses primarily on creating a set of documents, Life & Legacy Planning is about having an ongoing relationship with a trusted advisor who works with you over time to ensure your plan works. When you work with me to create your Life & Legacy Plan, I'll also support you to:

- Make sure your children are never taken into the care of strangers and will be raised by the people you want with your guidance.
- Pass on your assets to the people you want in the way you want. This may include a structured inheritance for your children, so they don't receive assets at age 18, when they're more likely to make poor financial decisions.
- Create an asset inventory that is updated over time so that no assets get lost and end up in the department of unclaimed property.
- Create a Life & Legacy recording, where you share the stories, traditions, wisdom, and values that matter most to you. These are the things that mean more to your loved ones than money. And it's the best way to pass on your love and legacy.
- Review and update your plan as your life and assets change. I have systems in place so you never have to remember to update your plan. I'll do that for you.

Your Life & Legacy Plan will also address practical realities that traditional planning ignores. How will your family access your digital accounts? How will they access your passwords? Where are your important documents stored, and how will your loved ones be able to find them quickly? These details can make the difference between a smooth process and months of frustration and confusion.

So, as you celebrate the freedoms our founders secured through careful planning and bold action, consider what freedoms you want to secure for your own family. The same courage that led to American independence can inspire you to take control of your loved ones' future through comprehensive Life & Legacy Planning that works when you need it to.

## Take Action This Independence Day

Don't let another Independence Day pass without taking action to secure your family's freedom. As a Personal Family Lawyer® Firm, I help you create a comprehensive Life & Legacy Plan that ensures your loved ones inherit your legacy. We'll begin your planning process with a Life & Legacy Planning® Session, where you'll gain clarity on what would happen to your assets and loved ones if you don't have a plan or have an outdated one. From there, you'll make educated and empowered decisions to create a plan that works the way you want and reflects your values, protects your assets, and provides clear guidance for the people you love most.

Get started today by clicking here to book a complimentary 15-minute consultation with my office:

[www.calendly.com/lauren-tlppc](www.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.*