

A LEGACY PLANNING RESOURCE

The Plan Ahead Workbook

Gather the details that make a plan work, in one place and at your own pace.

Craft your legacy.

WELCOME

Before You Begin

Many people put off planning because the first step feels unclear. This workbook is that first step. It asks you to gather the people, the possessions, and the wishes that a good plan is built on, and it leaves the legal work to an attorney.

There is nothing to sign and there are no wrong answers. Work in pencil, in short sittings, and skip anything you do not know yet. A blank line is useful too, because it shows you what to ask.

KEEP THIS PRIVATE

This is your copy, and it stays with you until you decide to share it. Write names, relationships, and general descriptions. Leave out Social Security numbers, full account numbers, and passwords.

What is inside

1 About You and Your Household

Who is in your life, and what you have in place today.

2 The People You Would Trust

The four roles every plan asks someone to fill.

3 What You Own

A simple map of your property, and who is named on each item.

4 Where Things Are Kept

Documents, advisors, and who knows where to look.

5 What Matters Most

The wishes and values no form can capture on its own.

6 Your Next Step

How these pages become a plan built around your life.

Prefer to Start Planning Now?



Our firm offers a **virtual estate planning** program called LegacyKey. This program allows you to skip the wait and put central legal protections in place in minutes, not weeks. Complete your foundational documents remotely and from the comfort of home by scanning the code or visiting the link below.

<https://JLP.legacykeyprogram.com/internal>

PART 1

About You and Your Household

YOUR FULL LEGAL NAME

DATE OF BIRTH

HOME ADDRESS (STREET, CITY, STATE, ZIP)

SPOUSE OR PARTNER'S FULL LEGAL NAME

Children and others who depend on you

List each child, including adult children, and anyone else who relies on you, such as a parent or a pet. Note anything a caregiver would need to know.

Name	Age or birth year	Relationship	A caregiver should know

What you have in place today

Check anything you have signed. Documents you already have are a starting point, not a finish line, because marriages, moves, new children, and changes in the law can leave a plan out of date without anyone noticing.

- ☐ A will
- ☐ A trust
- ☐ A financial power of attorney
- ☐ A health care directive (sometimes called a living will)
- ☐ Beneficiary forms on retirement accounts and insurance
- ☐ None of these yet, or I am not sure

PART 2

The People You Would Trust

A plan works through people, and each role below is a different job.

Financial Power of Attorney (POA). The person you name to handle your money, property, and legal affairs if you cannot. Choose someone with integrity who will be available when needed. They do not need financial expertise.

Health Care Representative. Indiana’s term for the person who speaks for you with doctors if you cannot speak for yourself. (Michigan uses “Patient Advocate.”) Their job is to carry out your wishes, not to replace them. Choose someone who knows your values and will hold to them under pressure.

Personal Representative. Often called an executor. The person who manages your estate after you die: locating your will, paying debts, and distributing what remains. This is an administrative job, and it suits someone organized and steady.

Guardian for minor children. If you have children under 18, the person named in your will to raise them if you cannot. It is among the most personal choices in a plan.

Only about three in ten U.S. adults (31%) say they have a living will or advance health care directive.¹ Without a named representative, medical teams may turn to default rules or hospital protocol, which may not reflect what you would choose. Naming someone now puts that decision back in the hands of a person you trust.

Your choices

Role	First choice	Backup	Have you asked them?
Financial Power of Attorney			☐ Yes ☐ Not yet
Health Care Representative			☐ Yes ☐ Not yet
Personal Representative			☐ Yes ☐ Not yet
Guardian for minor children			☐ Yes ☐ Not yet

GOOD TO KNOW

Talk with each person before you name them, so the role is never a surprise. Some people choose different people for money and for medical decisions, because the jobs call for different strengths.

PART 3

What You Own

Describe each item in general terms. You are building a map, not an audit.

Category	What it is	Titled or held how?	Who is named to receive it?
Home or other real estate			
Bank and savings accounts			
Retirement accounts (401(k), IRA)			
Life insurance			
Investment accounts			
Business interests			
Vehicles and valuables			
Digital accounts and assets			
Anything else			

GOOD TO KNOW

Retirement accounts and life insurance generally pass to the person named on the beneficiary form, not through a will. That makes the last column worth filling in carefully.

Digital assets include email, photo storage, social media, online banking, and anything with a login. Note which ones exist. Do not write passwords here.

PART 4

Where Things Are Kept

In a hard moment, the people you trust should not have to search. Note where each item lives and who knows.

Item	Where it is kept	Who knows?
Original signed documents (will, powers of attorney, directive)		
Deeds, titles, and insurance policies		
Recent tax returns		
Safe deposit box or home safe		
Access instructions for digital accounts (not the passwords)		

Advisors and contacts

Role	Name	Phone or email
Attorney		
Accountant or tax preparer		
Financial advisor		
Insurance agent		
Business partner or key colleague		
A trusted friend or mentor		

What Matters Most

A plan is more than documents. It carries your values to the people who will carry them out. Write as little or as much as you like.

1. If you could not speak for yourself, what should the person speaking for you understand about how you want to be cared for?

2. If you have children, what matters most about how they are raised, and by whom?

3. What should happen to your home, your business, or the things that carry memories?

4. Which people or causes would you want your plan to remember?

5. What do you want your family to know that no legal document can say?

LEAN ON YOUR TEAM

Question five is the heart of a Legacy Letter. Ask us about our free guide to writing yours, or download it at: **www.JosephLegacyPlanning.com/resources**

Your Next Step

These pages are groundwork. They are not a legal plan, and nothing here is legally effective until an attorney prepares your documents and you sign them.

What a planning conversation looks like

1	Vision (Free Consultation) You come to the office, and we listen to understand your situation. When we conclude, you understand options for your people, property, and priorities. The next step is up to you. A CONVERSATION, NOT A FORM — ENGAGE THE FIRM IF YOU WANT TO MOVE FORWARD
2	Design In another meeting, you discuss key details with the attorney, who designs a plan tailored to your life and built from the groundwork you bring. TAILORED TO YOU — DRAFTING BEGINS
3	Signing You come in and sign your completed documents in person. Legal protections begin, and you retain the firm for lifetime support. A PLAN IN PLACE
4	Keep it current Life moves, and your plan moves with it: annual reviews, updates when law changes, and a team you can call any time. YOUR TEAM, FOR LIFE

Bring these to your conversation:

- ☐ This workbook, even if it is only half finished
- ☐ Copies of any existing wills, trusts, or directives
- ☐ A list of questions that came up while you wrote
- ☐ The names of anyone you are unsure about naming

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Questions I want to ask

Craft your legacy.

Schedule a free conversation with our team. We will go through your pages together and show you what a plan built around your life can look like.

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¹ Pew Research Center, "Experiences with estate planning and discussing end-of-life preferences," Nov. 6, 2025.

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