START WITH THE FOUNDATIONS

Family & Legacy

Protect the people and priorities that matter with thoughtful preparation.

LEGACY IS MORE THAN MONEY

A family legacy can include practical preparation, shared values, important stories, and clear instructions. Start by making key information easier for the right people to find when they need it.

Five areas to review

1. Important records Make a current inventory of accounts, insurance, property, debts, and recurring bills. Store documents securely; do not write passwords or full account numbers on a shared worksheet.

2. Trusted contacts Decide who should know where essential documents are kept and who to contact for financial, legal, or care questions.

3. Beneficiary choices Review named beneficiaries on retirement plans, insurance, and other accounts after major life events. Rules differ by account and contract.

4. Legal and care documents Consider whether a will, financial power of attorney, and healthcare documents fit your needs. Requirements vary by state; ask a qualified local attorney.

5. Family conversation Share values and practical wishes in a way that fits your family. Invite questions, respect privacy, and update the plan when life changes.

YOUR NEXT STEP

Make a family readiness plan

Use this private worksheet to identify what exists and what needs attention.

A simple inventory

Item to locate or review	Exists?	Where is it kept?
Will / estate documents		
Financial and health-care powers of attorney		
Retirement / insurance beneficiaries		
Account, debt, and insurance inventory		
Emergency and professional contacts		

Choose one family conversation

Who should be included, and what is one practical topic to discuss first?

KEEP IT SAFE AND CURRENT

Use a secure location for sensitive records. Tell trusted people how to find the documents, not the passwords. Review legal documents with a local professional when your circumstances or state rules require it.

Learn more: CFPB: Power of attorney | American Bar Association: Wills