The Complete ESTATE & LEGACY PLANNING WORKBOOK

for preparation to select and meet with an attorney (and spiritual advisor, if you want) to plan for leaving a financial legacy, spiritual legacy (if you want) , health care decisions, end of life decisions, who makes decisions when you cannot, how you want to be cared for and where you want to live. And a means to fund this.

A practical guide to organizing your affairs,
protecting the people you care about, and preserving what matters most.

Prepared by Louis Berlin

Financial, Business & Personal Mentor | Author | Independent Insurance Professional

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A TOOL TO GATHER THE INFORMATION YOU NEED TO MAKE THE IMPORTANT DECISIONS FOR THE REST OF YOUR LIFE.
To give your attorney, family and advisors the information they need.

2026 Revised Working Draft

Important Notice

This workbook is educational and organizational. It is designed to help you think through issues, collect information, prepare for conversations, and give your estate-planning attorney and other professional advisors a clearer picture of your situation.

This is not a do-it-yourself legal document kit.
Wills, trusts, powers of attorney, advance directives and related documents are governed by state law and should be prepared or reviewed by qualified professionals. Do not sign a worksheet in this book expecting it to substitute for a valid legal document.

Tax rules, insurance contracts, Medicaid rules and estate-planning laws change. This workbook intentionally avoids relying on a single estate-tax threshold because those rules have changed repeatedly over time and may change again. Your attorney, tax advisor and insurance professional should confirm the law and planning assumptions that apply when you act and whenever the law or your circumstances change.

The goal is simple: make it easier for the right people to know what you own, what you want, who should act for you, and where the important documents are.

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How to Use This Workbook

1. Read Parts I–V and mark the issues that apply to you.
2. Use the forms at the end of the workbook as you move through the text. Estimates and partial answers are fine at first; accuracy can be improved later.
3. Do not put passwords, PINs or private keys in a copy that will circulate. Record where secure access instructions are stored.
4. Take the Attorney Handoff Summary and the completed information forms at the end of this workbook to your estate-planning attorney.
5. Give appropriate copies of medical directives to your health care agent, alternate agent and medical providers after your attorney/physician confirms the documents are valid.
6. Review the plan after major life events and on a regular schedule. Louis recommends legal-document review at least every five years and after events such as death, serious illness or divorce.

A useful estate plan is more than a will.
It coordinates legal documents, asset ownership, beneficiary designations, taxes, insurance, long-term-care funding, incapacity planning, family communication, digital access, and the legacy of values you want to leave behind.

What This Workbook Is For

This workbook is a preparation tool. Its purpose is to help you gather the information and think through the decisions you will want to discuss with an estate-planning attorney and, if you choose, a spiritual or personal advisor. It is not necessary to know the legal answers before you begin.

The subjects go well beyond who receives property at death. They include the financial legacy you want to leave, whether you want to leave a spiritual or personal legacy, who should make financial and health-care decisions if you cannot, what medical and end-of-life care you want, how and where you would prefer to be cared for, where you would like to live if your needs change, and how your funeral or memorial should be handled.

Do Not Be Intimidated - Start Now

You do not have to complete every blank before meeting with an attorney. Bring what you know. Mark what you do not know. The attorney can tell you what else is needed, which questions matter in your state, and what can wait until later.

This is a living workbook. You can update it as your family, finances, health, laws and wishes change. The important thing is to begin while you are able to make thoughtful choices and explain them. Later can be too late.

Preparing to Meet With an Estate-Planning Attorney

Before the meeting, gather the information you can about your family, assets, debts, insurance, retirement accounts, business interests, existing legal documents, beneficiary designations and the people you may want to act for you. The forms at the end of this workbook are designed for that purpose and are referenced throughout the text.

Do not delay the first meeting because information is missing. A productive first meeting can identify the decisions that need to be made, the documents that may be appropriate, and the additional information the attorney needs.

How to Select an Estate-Planning Attorney

Look for an attorney whose practice includes substantial estate-planning work and who is comfortable with the level of complexity in your situation. Ask how much of the attorney's practice is devoted to estate planning, whether the attorney regularly handles trusts, incapacity planning, beneficiary coordination, business succession and estate-tax issues when applicable, and who will actually prepare and review your documents. If you are planning to retire out-of-state, try to find an attorney who practices there as well. It will save you money later on, because, when you relocate, you will need new documents. They are state specific.

The right attorney should ask about your objectives before recommending documents, explain choices in language you understand, coordinate with your tax and insurance professionals when appropriate, and make clear what is included in the fee. Ask what the process is for updating documents later and whether the attorney recommends periodic reviews.

Try to find an attorney who you enjoy working with, and whose outlook is similar to yours. Some attorneys push trusts more than others, some push Medicaid planning, and some are just annoying to work with. This will be an emotional process—try to do it in a way that makes you most comfortable.

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FORMS & ATTORNEY ORGANIZER - all information-gathering forms are collected at the end

PART I

Start With the Big Picture

Estate planning is the process of deciding what should happen if you cannot act for yourself, and what should happen to the people, property and purposes you leave behind.

1. Estate Planning Is a Coordination Problem

A good plan answers several questions at the same time: Who makes decisions if you cannot? Who receives property when you die? How do assets actually transfer? Who needs cash, and when? Who will care for dependents? What happens to a business? How will long-term care be paid for? Who can access digital property? And what values, stories and responsibilities do you want to pass on?

In "The 25 Financial Secrets of the R.O.M.E.O. Club," Louis describes the commonly used legal documents as tools for passing assets, reducing estate-settlement friction and providing financial and medical direction during incapacity. He also stresses that documents should be reviewed periodically and after major life changes.

The practical rule
Your attorney can draft excellent documents only if you give the attorney excellent information.

2. The Four Layers of a Complete Plan

- Control: who can act for you during incapacity and after death.
- Transfer: how each asset passes — by title, beneficiary designation, trust, contract or probate.
- Funding: where cash comes from for care, taxes, debts, family needs, business obligations and inheritances.
- Legacy: the values, stories, traditions, philanthropy and personal instructions that legal documents alone cannot convey.

3. Start With People, Not Property

☐ Spouse or partner
☐ Children, grandchildren and other descendants
☐ Minor children or adults needing guardianship/support
☐ A child or beneficiary with special needs
☐ Parents or other relatives you support
☐ Business partners, employees or key people
☐ Charities, religious institutions or community causes
☐ Pets and the person/fund that would care for them
☐ Anyone you specifically do not want to inherit or make decisions

4. Decisions That Deserve Thought Before You Meet the Attorney

QUESTION	YOUR INITIAL THOUGHTS
Who should make financial decisions if I cannot?	
Who should make medical decisions if I cannot?	
Who should serve as executor/personal representative?	
Who should serve as trustee, if a trust is used?	
Who should care for minor children or dependents?	
Should inheritances be outright or held in trust?	
Are any beneficiaries financially immature, vulnerable, disabled, divorcing, or exposed to creditors?	
Do I want to make charitable or spiritual gifts?	
What family conflicts or special circumstances should my attorney know?	

PART II

The Legal Framework

These are the concepts to understand before your attorney translates your wishes into state-specific legal documents.

5. The Will: Important, but Not the Whole Plan

See FORM 3, Existing Legal Documents, and FORM 22, Attorney Handoff Summary.

A will generally directs the administration and distribution of property that passes through the probate estate. It can name an executor, identify beneficiaries, make specific gifts, nominate guardians for minor children, and create testamentary trusts. Louis's books call the will the foundation of an estate plan, while warning that relying on a generic form without competent review can cause preventable problems.

Remember
A will does not control every asset. Many retirement accounts, life insurance policies, annuities, jointly owned assets and payable-on-death/transfer-on-death accounts pass by contract, stated beneficiary, or title instead.

6. Durable Financial Power of Attorney

A durable financial power of attorney authorizes an agent to handle financial matters while you are alive. Depending on state law and drafting, authority may be immediate or may arise after incapacity. Potential powers can include banking, taxes, retirement accounts, real estate, trusts, business matters, safe-deposit access and gifting. Because these powers can be broad, the choice of agent is a major fiduciary decision.

☐ Primary financial agent selected
☐ Alternate agent selected
☐ Agent is financially competent and trustworthy
☐ Attorney has discussed gifting powers and estate-planning powers
☐ Business authority is coordinated with operating/shareholder agreements
☐ Digital-asset authority is addressed where permitted
☐ Copies will be accessible to the people/institutions that may need them

7. Revocable Living Trust

A revocable living trust can hold assets during life, provide management during incapacity, and direct distributions after death. Properly funded trust assets generally avoid probate. A revocable trust is not, by itself, a federal estate-tax shelter: because you retain control, its assets are generally included in your taxable estate.

A trust can be particularly useful when you own real estate in more than one state, want continuity of management, want privacy, or want to control the timing and conditions of distributions. But a trust that is never funded may not accomplish those goals.

Attorney question
If you use a revocable trust, ask for a written funding checklist showing exactly which assets should be retitled, which should not, and how beneficiary designations should coordinate with the trust.

8. Irrevocable Trusts and Advanced Planning

Irrevocable trusts can be used for tax, asset-transfer, special-needs, life-insurance, charitable and multigenerational planning. They may reduce control in exchange for other benefits. They are not one-size-fits-all documents and should be designed around specific goals.

- Life insurance trusts may be used to own insurance and control how proceeds are held and distributed.
- Special-needs planning can help provide supplemental support without unnecessarily disrupting means-tested benefits.
- Dynasty or multigenerational trusts can preserve assets for descendants and add creditor/divorce protections, depending on state law.
- Business-owner trusts can coordinate succession, equalization among children, voting/control and liquidity.

9. Beneficiary Designations: The Plan Hidden in Plain Sight

See FORM 16, Beneficiary Designation Audit.

Beneficiary designations can override what you expected your will to accomplish. Retirement accounts, life insurance and annuities commonly pass this way. Louis's books emphasize keeping both primary and contingent beneficiaries current because stale designations can send assets to unintended people.

☐ Primary beneficiary is current

☐ Contingent beneficiary is current

☐ Minor beneficiaries are not named outright without understanding the consequences

☐ Special-needs beneficiaries are coordinated with appropriate trusts

☐ Ex-spouses and deceased beneficiaries have been reviewed

☐ Trusts named as beneficiaries have been reviewed for tax and distribution consequences

☐ Employer plans and old policies have not been forgotten

10. Probate, Non-Probate Transfers and Titling

Your estate attorney needs to know not only what you own, but how it is titled. Joint ownership, tenancy rules, beneficiary deeds, TOD/POD registrations, community-property rules and trust ownership can change how property transfers. Do not retitle assets merely to 'avoid probate' without reviewing tax, creditor, control and family consequences.

ASSET	CURRENT OWNER/TITLE	BENEFICIARY / TRANSFER METHOD	ATTORNEY REVIEW?

ASSET	CURRENT OWNER/TITLE	BENEFICIARY / TRANSFER METHOD	ATTORNEY REVIEW?

11. Digital Assets and Online Accounts

See FORM 14, Digital Assets & Access Map.

Digital property can include email, cloud storage, social media, websites, domain names, cryptocurrency, online financial accounts, photographs, loyalty points and business systems. The Revised Uniform Fiduciary Access to Digital Assets Act provides a framework adopted in many states for fiduciary access, but access to the content of electronic communications can depend on explicit consent and provider tools.

☐ Inventory important digital accounts and devices

☐ Record whether the account has an online legacy/contact tool

☐ Tell the attorney which fiduciaries should have digital-asset authority

☐ Store passwords and private keys securely — not in a widely circulated workbook

☐ Document cryptocurrency wallets, custody arrangements and recovery instructions

☐ Identify business systems, domains and subscriptions that must continue after incapacity or death

Security rule
This workbook should say WHERE credentials are stored, NOT contain sensitive passwords and credentials themselves.

12. Estate & Gift Taxes: Rules Change, So the Plan Must Be Reviewed

Federal estate and gift tax rules have changed many times. Exemption amounts, tax rates and planning opportunities have risen, fallen and been scheduled to change under different laws. State estate or inheritance taxes can also apply independently of federal law.

For that reason, this workbook does not build a plan around a specific exemption amount. Your attorney and tax advisor should confirm the current rules when your plan is prepared. Revisit the financial and tax portions of the plan every few years, after a major change in your net worth, and whenever federal or state tax law changes.

Use the asset and liability forms at the end of this workbook to maintain a current estimate of your net worth. That information lets your advisors determine whether tax planning should be part of the conversation.

PART III

Medical, Incapacity, Care & End-of-Life Decisions

The documents matter, but the conversations matter too. Your decision-maker needs to understand your values, not merely hold a piece of paper.

13. Advance Care Planning

The National Institute on Aging describes advance care planning as preparing for future medical decisions if you become seriously ill or unable to communicate. The two most common advance directives are a living will and a durable power of attorney for health care (health care proxy).

A useful outside principle
NIA emphasizes that meaningful conversations with loved ones are the most important part of advance care planning. A form cannot anticipate every medical situation.

14. Health Care Proxy / Durable Power of Attorney for Health Care

This document names the person who can make medical decisions if you cannot communicate or make them yourself. The best agent is not always the oldest child or closest relative. Choose someone who understands your wishes, can ask questions, can handle conflict, can be reached in an emergency, and is willing to advocate for you.

CANDIDATE	RELATIONSHIP	CAN HONOR MY WISHES?	CAN HANDLE CONFLICT?	AVAILABLE?	MY CHOICE

15. Living Will / Treatment Preferences

A living will records preferences about life-sustaining treatment and other care when you cannot decide for yourself. State law controls the form and when it becomes operative. Your physician can help you understand the practical meaning of choices involving CPR, ventilation, artificial nutrition/hydration, dialysis, antibiotics, pain relief and comfort care.

☐ I have discussed what quality of life means to me.

☐ I have discussed situations in which I would want aggressive treatment.

☐ I have discussed situations in which comfort would matter more than prolonging life.

☐ I have discussed CPR and mechanical ventilation.

☐ I have discussed artificial nutrition and hydration.

☐ I have discussed pain control, hospice and comfort care.

☐ I have discussed organ/tissue donation and disposition of remains.

☐ My health care agent knows where the signed directive is.

16. Medical Wishes Conversation Worksheet

What makes life worth living to me?

_____

_____

_____

_____

What abilities or relationships are so important that I would want treatment to preserve them?

_____

_____

_____

_____

What conditions would I consider an unacceptable quality of life?

_____

_____

_____

_____

If recovery were unlikely, what would I want my agent to prioritize?

_____

_____

_____

_____

Religious, spiritual or cultural practices I want respected:

_____

_____

_____

People my agent should consult:

_____

_____

17. Long-Term Care Is an Estate-Planning Issue

See FORM 11, Long-Term Care, Disability & Health Coverage.

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Long-term care can consume income and assets that were intended for a spouse, children, charity or business succession. Medicare states plainly that it does not pay for long-term custodial care. Long-term-care services can include help at home, adult day care, assisted living, nursing-home care, respite care and hospice-related support.

Louis's books make this issue personal: his mother-in-law spent 27 years in a nursing home, his sister-in-law had a catastrophic accident without long-term-care or disability coverage, and his mother's lapsed long-term-care policy left the family exposed to very large care costs. Those experiences helped push him into insurance and financial work.

Why this belongs in an estate plan

Long-term care is not only a health issue. It is a question of control, family responsibility, housing, cash flow and the preservation of assets. A plan that carefully directs property at death can still fail during life if years of care consume the assets, force an unwanted move, or leave family members making difficult decisions without guidance.

Do not assume Medicare will pay for extended custodial care

As discussed in Louis Berlin's books, Medicare is primarily health insurance and should not be treated as a general plan for years of custodial long-term care. Short-term skilled or rehabilitative coverage is different from ongoing help with activities of daily living. Medicaid may pay for qualifying care, but eligibility and asset rules are state-specific and should be reviewed with qualified counsel.

Decide what care means to you

Think beyond a nursing home. Care may be provided at home, in an assisted-living setting, in a continuing-care community, through adult day services, or in a skilled nursing facility. Your preferences may change with your health, but writing down priorities now gives your family a starting point.

Consider the family impact

Many families assume children or a spouse will provide care. Even when relatives want to help, full-time care can create physical, emotional, career and financial strain. Discuss what you expect from family members - and what you do not expect from them - before a crisis.

Build a funding strategy

Potential sources can include income and savings, dedicated investment assets, home equity, traditional long-term-care insurance, hybrid or linked-benefit insurance, life insurance or annuity features that provide access to benefits for qualifying care, and Medicaid for people who meet applicable rules. Each approach has costs, limitations, underwriting requirements and tradeoffs. Reach out to Louis for a FREE consultation—insurance is his primary business. LouisBerlin20700@gmail.com. 786-559-0339. www.louisberlin.com

Review insurance rather than assuming it still works

Existing long-term-care and life insurance policies should be reviewed regularly. Confirm the benefit amount, benefit period, elimination period, inflation features, premium obligations, riders, definitions that trigger benefits, and what happens if premiums become unaffordable. Louis recommends reviewing insurance at least annually.

Coordinate care planning with the legal plan

Your health-care agent, financial agent, trustee and family should understand who has authority to make decisions and how care will be paid for. The legal documents, insurance coverage, investment plan and housing preferences should work together rather than as separate pieces.

Use the Long-Term Care, Disability & Health Coverage form and the Care Preferences questions at the end of this workbook to prepare for this discussion.

18. Care Preferences and Funding

QUESTION	YOUR PREFERENCE / PLAN
Where would I prefer to receive care?	
Who could realistically help me?	
What would I never want to ask family to do?	
What assets/income could fund care?	
Do I own LTC insurance or a hybrid policy?	
Could life-insurance cash value or benefits play a role?	
What is my backup plan if care lasts for years?	
How would care costs affect my spouse/family?	

19. Preplanning Funeral, Memorial and Disposition Arrangements

Funeral and memorial decisions often have to be made quickly, while family members are grieving. Preplanning does not require choosing every detail. It means leaving enough guidance so the people you love are not forced to guess about matters that are important to you. It can also mean prepaying all or some of the costs so your family is not strapped for cash at the time of need.

Preplanning is bound to have some elements of unpleasantness, considering the nature of the work. But you are doing your family a favor by doing as much as you can. Costs vary all over the place, and time of need planning always costs more. Plus, there is time pressure, and emotions. Preplanning will still bring up the emotions, but you can work them through before you make a decision. You can also shop around, even if you already have plots arranged for. There is always room for negotiation—I've been through this. You are not in a rush—your heirs will be. Make it easier for them.

Consider burial or cremation, cemetery or other disposition wishes, religious or cultural practices, the type and location of a service, people you want involved, music or readings, obituary information, charitable gifts in lieu of flowers, military or fraternal honors, and whether arrangements or cemetery property have already been purchased.

If you prepay for funeral goods or services, tell your attorney or financial advisor what you purchased, where the contract is kept, whether it is transferable or refundable, and who should contact the provider. Do not rely on a will as the only place for time-sensitive funeral instructions; the will may not be read until after arrangements must be made.

Use the Funeral, Memorial & Disposition Wishes form at the end of this workbook. Give the appropriate people enough information to find your instructions when they are needed.

PART IV

Funding the Estate and Legacy Plan

A legal plan can say what should happen. Funding determines whether there is enough cash, at the right time, to make it happen.

20. Why Liquidity Matters

See the asset, liability, insurance and beneficiary forms at the end of this workbook.

Estates can be asset-rich and cash-poor. Real estate, a closely held business, retirement accounts and collectibles may have substantial value but may be difficult or undesirable to sell quickly. Cash may be needed for debts, taxes, administration, family support, equalizing inheritances, buying out business interests or preserving property.

☐ Immediate cash for surviving spouse/partner
☐ Mortgage and debt payoff
☐ Final expenses and estate administration
☐ Estate or inheritance taxes, if applicable
☐ Business buyout or succession obligations
☐ Equalization among heirs
☐ Charitable bequests
☐ Long-term support for a dependent
☐ Education or other family commitments

21. Life Insurance as Estate-Plan Funding

See FORM 9, Life Insurance.

Life insurance can create liquidity at death at a time when other assets may be illiquid, depressed in value, taxable to sell, or intended to remain in the family. Depending on ownership, beneficiary structure and tax law, it can help replace income, pay debts, equalize inheritances, fund a business agreement, support a trust, or provide money for estate taxes and other costs.

The important question is not simply, 'Do I own life insurance?' It is: What job is each policy supposed to do, how long must it remain in force, who owns it, who receives it, and is it likely to perform as expected?

Review existing policies, not just new purchases.
Louis repeatedly emphasizes understanding what you own, comparing alternatives and reviewing insurance regularly. A policy that no longer fits the plan can be expensive; a policy that lapses when it is needed can be disastrous. Reach out to Louis for a FREE consultation—insurance is his primary business. LouisBerlin20700@gmail.com. 786-559-0339. www.louisberlin.com

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22. Long-Term-Care Insurance and Other Funding Approaches

Long-term-care insurance can shift part of the risk of extended care away from personal assets. Modern planning may involve traditional LTC coverage, life/LTC or annuity/LTC combinations, or intentional self-funding. Each approach has tradeoffs involving premium stability, underwriting, inflation protection, benefit triggers, liquidity, death benefits and opportunity cost.

The NAIC recommends evaluating your health, finances, preferred care setting and trusted decision-makers before buying. Product design and state rules matter; compare alternatives and understand what is guaranteed versus non-guaranteed.

Long-term-care insurance is extremely complication. Many of the designs used decades ago, when it was a new concept, were faulty and turned out to be expensive and/or inadequate. There are much better plans, and a greater variety, available now. Reach out to Louis for a FREE consultation—insurance is his primary business. LouisBerlin20700@gmail.com. 786-559-0339. www.louisberlin.com

23. Business Owners: Estate Planning Is Also Succession Planning

☐ Who can run the business if I am temporarily incapacitated?
☐ Who controls voting interests at death?
☐ Who owns the business after death?
☐ Do family members working in the business receive different treatment from those who do not?
☐ Is there a buy-sell or shareholder/operating agreement?
☐ How is the business valued?
☐ Where does the cash come from for a buyout?
☐ Are key-person and buy-sell insurance policies current?
☐ Are personal guarantees, leases and lines of credit addressed?
☐ Who controls passwords, banking, payroll, vendor systems and intellectual property?

Coordination point
Your estate attorney, business attorney, CPA and insurance professional should be working from the same ownership chart and the same succession assumptions. Remember, after you have a succession plan, you need to make sure that the money is there to fund the plan. Insurance is an inexpensive way to do this. It make no sense that have a plan to buy out a deceased partner for, say two million dollars, if the survivor does not have two million dollars. Reach out to Louis for a FREE consultation—insurance is his primary business. LouisBerlin20700@gmail.com. 786-559-0339. www.louisberlin.com

24. Charitable and Philanthropic Planning

Charitable planning can be as simple as a specific bequest or beneficiary designation, or as sophisticated as a charitable trust, donor-advised fund, private foundation or business-interest gift. The right structure depends on your goals, tax situation, family needs, timing and desire for ongoing family participation.

Organizations/causes I care about:

_____

_____

_____

_____

What I want my giving to accomplish:

_____

_____

_____

_____

Family members I want involved in future philanthropy:

_____

_____

_____

PART V

THE LEGACY DECLARATION WORKBOOK

A standalone, detachable section for creating a personal or spiritual legacy

It can be printed separately and worked on with family members, a spiritual advisor, clergy member, counselor or anyone else you choose. It does not require completion of the financial sections of this workbook.

1. Introduction

Every human being is unique.

Each of us is the totality of what we have learned, what we have experienced, and the interaction with whatever piece of the world we come in touch with, at a particular point in time.

Because we have memory, each of us is the culmination of history, and each of us has a particular story to tell.

This is our legacy. Of all the living creatures on Earth, only humans have the ability to change behavior based on stories we have been told, stories that have passed down from one generation to the next.

While many animals can remember things that they have witnessed, only the human can learn from things they have been told about, things that happened before they were born.

This extraordinary ability helps us find purpose in life.

For humans, life need not be random, an endless series of days spent in pursuit of food and survival, with no goal other than to just exist. For humans, life can have a deeper meaning. This gift of memory enables us to thrive, and not just survive. It enables us to reflect on the act of creation. It enables us to speculate on the nature of a Creator. It enables us to think in terms of purpose—why we were created, what our relationship with our Creator is, and what we want to leave behind after we are gone.

We are also unique in that we possess the knowledge to distinguish good from evil. We can use our extraordinary abilities to be a force for making the world better or worse. We can choose to help others, or to harm them. We begin life as infants, instinctively thinking only of ourselves. Over time, we mature, and we develop a will to do good, and to help others.

Humans, alone, among all the living things, have a sense of legacy.

And we are tellers of stories.

Our oldest chronicle, the Bible, has been passed down from generation to generation for thousands of years. It remains the most widely printed and read book. It is the story of where we have come from, and who we are. It is the document that stimulates thoughts of purpose, and the nature of goodness and evil. It is a foundation for the legacy most of us wish to pass on to our heirs.

And you are both part of the story, and a teller of the story.

2. Telling Your Story

Part of the way we tell our story is by living it out in front of our children and grandchildren. The ways we interact with others clearly communicate our values. The rituals we observe tell where our traditions come from. The ways we treat people show what we think is important in life.

But we have stories to tell as well—stories of where we came from, of how we were brought up, of who our parents and grandparents were, and stories about the community we are part of. And we have the stories of our hopes and aspirations.

One way we can record our stories for posterity is by an “ethical will.” This term, which goes back hundreds of years, describes documents that are just like last wills and testaments. But instead of conveying instructions about how to pass along material items, like wealth and possessions, ethical wills tell heirs the values you wish to pass on, and the values you wish to be remembered for. It tells them how you have incorporated the values of your community, the experiences you have had, and the things you have learned in your life. It gives them a jump start on developing a life of good values, by succinctly passing on everything you have learned.

There are good ways to write ethical wills, and there are not so good ways as well. Ethical wills of the past tend to be laborious documents, often lengthy and of little interest to anyone but the author. A notable example is the ethical will of Judah ibn Tibbon, who in the 1300’s, wrote what is a good example of what NOT to write. He addressed a lengthy document to his son, making it abundantly clear that he was very disappointed in him, and that he thought that he

would never amount to anything. He berated him as well for his shortcomings and lapses. We don't know if the son paid any attention to the document, but he did turn out to be an illustrious scholar, philosopher, and physician, more widely respected than his father, either in spite of, or because of, his father's admonitions.

Other ethical wills have been known to quote the Ten Commandments, and other Biblical verses, which are already familiar to a vast audience. Your endorsement of them is not likely increase the significance of these verses in the lives of your readers. Generalities and platitudes do not make for compelling reading, and admonitions fall on deaf ears. There is no shortage of forgettable literature that takes this grandiose route.

What I recommend to tell your story is something I call a "Legacy Declaration." It is a compilation of some or all of the following:

- who you are
- where you come from
- your relationship to the reader, viewer or listener
- a statement of your values and what shaped them
- why these values relate to your audience
- how you wish to be remembered
- your hopes and aspirations

It is a combination of a summary of your life, a love letter, a history of you and your viewer, and a review of what you have learned, and what you wish to leave behind. It is a personal story and testament—a unique story that is your own personal narrative.

Legacy Declarations can be written, or a voice recording, or a visual and voice film. You can create it yourself, or have it professionally done.

The advantage of a professional, filmed document is that it will be properly edited to make it more interesting to watch, and it will be easier to incorporate historical footage from archives. A professional can also help you make it a document that will be compelling to your viewers, which, after all, is the main goal.

No matter which route you choose, however, you will need to carefully prepare. There are wonderful resources and books that you can easily find on the internet; additionally, we've prepared this "Create Your Own Legacy Declaration" workbook.

3. Creating a Legacy Declaration

Congratulations! You decided that you want to leave a legacy of your life to your spouse, children, grandchildren, family, friends, or your community.

We are not talking about a financial legacy, or material items—those are left in a last will and testament.

Rather, we are speaking about what is sometimes called an "ethical will," or a statement that summarizes the values you espouse, the events of your life, the things you've learned, and your wishes for those who survive you.

Do not be put off because it appears to be a huge task. The longer you work at it, the chances are that it will emerge as an easily flowing story. After all, it is your life, and you are the person most familiar with it.

This booklet is an attempt to guide you in putting a Legacy Declaration together—getting your thoughts in order, exploring the possibilities of the form the Declaration can take, and then making it happen.

But first, let's start out by saying what this booklet will and will not do, and some suggestions:

There is no one correct way to compose an ethical will or Legacy Declaration. It is personal document, and should reflect who you are. I will give you suggestions—but how you choose to put it all together is your decision alone.

There is also no correct way to present it to your intended audience. My preference is to do this in person, while you are alive, but you may opt to leave it for when you are gone. It depends on your ultimate goals: do you want to use this to foster conversations, and develop stronger relationships? Or do you wish to make a statement, and leave it out there

for people to react as they wish? It depends totally on your objective, and the level of comfort you have with the process.

There is also no correct subject matter, either. My goal is to help you prepare something that people will actually read or listen to.

Here are my recommendations to create a compelling story:

- It should be about you, and the people you are addressing, and your relationship.
- Spend some time telling them who you are, and what shaped you.
- Talk about parents, grandparents, and other important people in your life.
- Tell why these people had a strong influence on you (for good or for bad), how they shaped your values.
- Tell each person in your audience why each of them means something to you.
- Your relationship with these people is unique, and you are their link to what came before them, and before you. Cherish this relationship and uniqueness. Everyone likes to feel special, and everyone is interested in who they are, and where they came from. Tell them.
- Use specifics that relate to your audience. Discuss shared memories, and the impact they have. With modern technology, you can share documents, images, videos, and other things that chronicle your relationship.
- When discussing your values, try to relate specifics about how the values were shaped:
- Did you go through hard times, and did this shape your values towards money?
- Were you the beneficiary of a particular kindness, and did this shape the way you treat people?
- Were you treated poorly by others?
- Were you in the wrong spot at the wrong time, or the right spot at the right time, and was there any learning that you took away from this?
- Try to convey reasons to follow your advice. Discuss ways to make things that you have worked hard to achieve become your readers' projects once you are gone. People are more likely to get excited about endeavors that they feel they contribute to, as opposed to those that are just someone else's legacy.
- Use lots of examples. Use photos. Use film. Use historical footage. Use archival material. Reminisce. Be personal. Be vulnerable—admit mistakes. Give them a head start on leaving their legacy by telling them what you would have done differently, had you known better.
- Convey love. Make the listener or reader feel good about him or herself. No one wants to listen to rebuke or indifference—everyone wants to feel loved and important. Sometimes it is hard to say the most important words of endearment in person—a document or video that says it after you are gone will be read or reviewed repeatedly. It will be a source of encouragement and joy.

4. Getting started

The best way to begin is by assembling resources:

- Take out photo albums, letters, and documents that are relevant. Put video footage together in one place.
- Take photographs of things that are special to your story.
- Use a marked file box to store everything in one place.

It may take a while, but the key is getting started. You'll keep thinking of more things to add.

Next, start listing the names and biographical information of the people who influenced you, as well as events and experiences. If you have photos or other media, great. If not, choose descriptive words, or objects.

Spend some time in quiet reflection:

- Aside from facts, what do you want to transmit?
- Imagine that you are already gone, and that the people you are talking to are older than they are now. What do you want to say?
- What messages do you want to convey?
- What are the themes that run through your mind? At this point, you don't need specifics—just general ideas.

Another approach is to ask yourself:

- What do you wish you had been told when you were younger?
- What wisdom do you have that could have been transmitted to you by someone else rather than learned on your own?
- What "jewels" do you want to share?
- What are your hopes for the future, which will not be realized in your lifetime?
- What information can you impart that might make these wishes come true after you are gone?

5. Overview

Use the following worksheets as a guide to organizing your thoughts. Use extra pages where needed—the space provided here will probably not be enough.

What are the goals and objectives for you in putting together a Legacy Declaration? If any of these ideas are helpful, put down some initial thoughts in the space provided.

Personal values, beliefs, and opinions: (What are the unique thoughts and insights that you have developed over the years? How do you see the world differently from everyone else? Try to list at least three ideas.)

Things you've done that are important. (What are you proudest of, and why?)

What you've learned. (This is the place to distill the wisdom you've gained over your lifetime. Try to think of things that you wish you had known when you were younger.)

What you'd do differently, if you had to live your life over again. (Put your learning to work. Go back and pick out a few things that you wish you had done differently, or that, if you had known what you know now, would have had different results.)

What you learned from the people you are addressing. (Address your audience---what have they taught you?)

What you hope for your readers. (This is where you get to wax prophetic—lay out your grand vision for your descendants, and the world. If possible, tie this section back to the previous ones, so your readers know how to get where you want them to be.)

Family values

Spiritual values that are personal to you. (Not your religion, but your religious or belief values):

Other values. (Moral and ethical values for living in society):

6. Influences

Who influenced you, and how?

What are the pivotal events that changed your life?

What did you take for granted, but was really a special blessing for you?

What have you learned about the "big things in life" (truth, beauty, love, God, family, justice, attitude, kindness, etc.) that are special to you, or that you have a unique perspective on? Why?

What were your major decisions, and what learning comes from them?

What can you do now to make things better?

7. Projections

A good exercise is to image what will be said at your funeral. What can you do with the time you have left to change this, so you will be 100% happy with what is said?

8. Putting it together

After you've let some time go by, read your notes with fresh eyes. What themes emerge? Do you want to talk to individuals, or do you want to talk to a community at large? Do you want to talk in abstract terms, or tell specific stories to reinforce your points? Does your story have a beginning, middle, and end, or do you just want to share events, experiences, and what you've learned? Start writing!

9. Format

Start with who you are, where you are from (literally and figuratively), and why you are putting this document together. State who your audience is.

Frame each idea or theme separately. Pull in documents and resources to help tell your story. Keep going until you have covered every topic you wish to discuss. Don't worry about order or style now—try to focus on covering everything and keeping related thoughts together.

Sum it up. State your hopes for the future. Tell people what you expect of them after they see this Legacy Declaration.

10. Creating a permanent document

You have two ways to do this—on paper, or electronically. If you want a paper document, I suggest getting an album with replaceable pages, and writing each section on separate sheets of paper, which you can paste onto the pages. This will let you easily add or delete pages over time, and integrate other documents, such as photos. You can achieve a similar effect by doing this on a computer. A more powerful Legacy Declaration will be a video, with you as the main speaker. The possibilities of this format are endless. You can do it yourself, or use a professional to guide you, film you, research and add appropriate historical footage, create a compelling format, and, most importantly, edit the footage so that people will want to watch it for years to come. But whether you do it yourself, or you use a professional, you need to do the preparatory work yourself—you are the only person who knows what you want to say. Enjoy the experience—create a wonderful Legacy Declaration the will be treasured forever!

PART VI

Action Plan & Review

A plan is only useful if documents are signed, assets are coordinated, people know their roles, and the plan is reviewed. Consult an attorney.

26. Your 30-Day Action Plan

PRIORITY	ACTION	WHO OWNS IT	DUE DATE	STATUS
1	Schedule estate attorney meeting			
2	Complete asset inventory			
3	Review all beneficiaries			
4	Choose financial agent			
5	Choose health care proxy + alternate			
6	Discuss medical wishes with proxy			
7	Review life insurance			
8	Review LTC funding plan			
9	Review business succession			
10	Organize digital access instructions			
11	Start Legacy Declaration			
12	Tell family where documents are stored			

27. Review Triggers

☐ Marriage, divorce or new long-term partnership
☐ Birth, adoption or death in the family
☐ Serious illness, disability or cognitive decline
☐ Move to another state or acquisition of out-of-state property
☐ Major change in net worth
☐ Sale, purchase or restructuring of a business
☐ Retirement
☐ Inheritance or large gift
☐ Change in tax law
☐ Change in beneficiary circumstances
☐ Death, incapacity or conflict involving an executor, trustee or agent
☐ Major change in insurance coverage
☐ At least a periodic full review even if nothing dramatic has happened

One practical standard
Louis recommends reviewing legal documents at least every five years and after major disruptive events. Medical directives and beneficiary designations deserve more frequent attention.

About Louis Berlin

Louis Berlin is an author, business owner, mentor and independent insurance professional whose work focuses on helping people understand financial products, protect assets and make better long-term decisions.

He earned a BA, cum laude, from Princeton University in 1975 and an MBA from the University of Pennsylvania's Wharton School in 1977. He also has a Family Business Specialist certificate through The American College.

Over more than four decades, he has been involved in more than 30 businesses, often as an owner or entrepreneur. He is the CEO of LouisBerlin.com, an independent life, long-term-care, disability and annuity insurance agency, and heads www.Synergix.info, his consulting firm.

Louis is the author of several books and numerous articles on insurance and financial fitness, including "The 25 Financial Secrets of the R.O.M.E.O. Club" (2026) and "How to Not F$$k Up Your Financial Future and the Rest of Your Life" (2018). His work is shaped not only by study and business experience, but by firsthand family experiences with inadequate insurance, long-term care and the financial consequences of plans that were not properly maintained.

Louis's role in this workbook

The goal is not to replace your attorney, CPA, physician or other professionals. It is to help you arrive prepared, ask better questions, understand the funding side of the plan, and coordinate the pieces that are too often handled separately. Louis is not an attorney or a CPA. He is an insurance and financial professional. Reach out to Louis for a FREE consultation—insurance is his primary business. LouisBerlin20700@gmail.com. 786-559-0339. www.louisberlin.com

Sources & Reference Notes

Author source material used in developing this workbook:

- Louis Berlin, “The 25 Financial Secrets of the R.O.M.E.O. Club, That Even Seasoned Professionals Do Not Know” (2026), especially Chapter 17 and Appendix 1.
- Louis Berlin, “How to Not F$$k Up Your Financial Future and the Rest of Your Life” (2018), especially the author background, long-term-care discussion and life-insurance sections.
- Louis Berlin, “Create Your Own Legacy Declaration” / workbook manuscript (provided by the author).

Independent resources consulted and paraphrased:

- National Institute on Aging (NIH): Advance Care Planning; Advance Directives; Living Wills; Health Care Proxy; Getting Your Affairs in Order; worksheets.
- American Bar Association: Wills and Estates — estate-planning information checklist.
- Internal Revenue Service: federal estate and gift tax guidance; current thresholds and rules should be verified when planning.
- National Association of Insurance Commissioners: Consumer guidance on life insurance and long-term-care insurance.
- Medicare.gov: Long-term care coverage information.
- Uniform Law Commission: Revised Uniform Fiduciary Access to Digital Assets Act.

Outside sources are used for general educational context. State law varies. Source material should be rechecked before publication, especially tax figures, insurance rules and state-specific legal requirements.

FORMS & ATTORNEY ORGANIZER

The Estate Attorney Organizer

Complete what you can. Leave blanks where you are unsure. The point is to give your attorney a map, not to pretend you already know the legal answer. When you select an attorney to work with, they will have a similar form for you to use. You will need all this information for that form as well, so you might as well put it together now. It will also help stimulate your tinking about that you want.

FORM 1. Personal & Family Information

PERSON	RELATIONSHIP	DOB	ADDRESS / CONTACT	NOTES / SPECIAL CIRCUMSTANCES

FORM 2. Professional Advisors & Key Contacts

ROLE	NAME / FIRM	PHONE	EMAIL	NOTES
Estate attorney				
CPA / tax advisor				
Financial advisor				
Insurance professional				
Business attorney				
Business accountant/CFO				
Primary physician				
Specialist physician				
Trust officer / banker				
Other				

FORM 3. Existing Legal Documents

DOCUMENT	DATE	WHO PREPARED IT	ORIGINAL LOCATION	REVIEW / CHANGE NEEDED
Will				
Revocable trust				
Financial power of attorney				
Health care proxy / POA				
Living will / advance directive				
HIPAA authorization				
Prenuptial/postnuptial agreement				
Buy-sell/shareholder agreement				
Deeds / beneficiary deeds				
Other				

FORM 4. Real Estate

PROPERTY / ADDRESS	OWNERSHIP / TITLE	EST. VALUE	MORTGAGE	STATE	DOCUMENT LOCATION

Special issues (rental property, out-of-state property, environmental issues, family use, sale restrictions):

_____

_____

_____

_____

FORM 5. Bank, Cash & Cash-Equivalent Accounts

INSTITUTION	ACCOUNT TYPE	OWNER / TITLE	LAST 4 DIGITS	APPROX. VALUE	POD / BENEFICIARY

FORM 6. Brokerage & Investment Accounts

INSTITUTION	ACCOUNT / REGISTRATION	OWNER	LAST 4	APPROX. VALUE	TOD / BENEFICIARY

FORM 7. Retirement Accounts & Pensions

PLAN / INSTITUTION	TYPE	OWNER	VALUE / BENEFIT	PRIMARY BENEFICIARY	CONTINGENT BENEFICIARY

Examples: IRA, Roth IRA, 401(k), 403(b), pension, SEP/SIMPLE IRA, profit-sharing plan, inherited retirement account.

FORM 8. Business Interests

BUSINESS	ENTITY TYPE	OWNERSHIP %	EST. VALUE	OTHER OWNERS	SUCCESSION / BUY-SELL NOTES

Personal guarantees / debts / leases tied to me:

_____

_____

_____

_____

Key people who must be contacted immediately:

_____

_____

_____

FORM 9. Life Insurance

INSURED	COMPANY	POLICY #	OWNER	DEATH BENEFIT	CASH VALUE	PRIMARY / CONTINGENT BENEFICIARY

☐ Policy in force illustration reviewed
☐ Premium schedule understood
☐ Guarantees vs. non-guaranteed values understood
☐ Ownership coordinated with estate-tax plan
☐ Beneficiaries coordinated with will/trust
☐ Loans/withdrawals reviewed
☐ Purpose of each policy documented

FORM 10. Annuities

OWNER	COMPANY	CONTRACT #	TYPE	VALUE / INCOME	ANNUITANT	BENEFICIARY

FORM 11. Long-Term Care, Disability & Health Coverage

TYPE	COMPANY	POLICY #	INSURED	BENEFIT / LIMIT	PREMIUM	AGENT / CONTACT

Where are complete policies and recent statements stored?

_____

_____

Who understands how to make a claim?

_____

_____

FORM 12. Personal Property, Collections & Heirlooms

ITEM / COLLECTION	APPROX. VALUE	LOCATION	WHO SHOULD RECEIVE IT?	APPRAISAL / DOCUMENTATION

Consider jewelry, art, firearms (subject to law), vehicles, boats, collectibles, family photographs, letters, furniture, tools, intellectual property and sentimental items.

FORM 13. Debts & Liabilities

CREDITOR	TYPE	WHO OWES	BALANCE	COLLATERAL	PAYMENT / DUE DATE	CONTACT

FORM 14. Digital Assets & Access Map

ACCOUNT / ASSET	PROVIDER / URL	OWNER	VALUE / IMPORTANCE	LEGACY TOOL?	WHERE ACCESS INSTRUCTIONS ARE STORED

Do not write passwords, seed phrases or private keys here if this workbook will be copied or shared.

FORM 15. Safe-Deposit Boxes, Storage & Important Papers

ITEM / LOCATION	INSTITUTION / ADDRESS	WHO HAS ACCESS?	KEY / ACCESS LOCATION	CONTENTS / NOTES

FORM 16. Beneficiary Designation Audit

ASSET / POLICY	CURRENT PRIMARY	CURRENT CONTINGENT	MATCHES MY PLAN?	CHANGE NEEDED?	DATE VERIFIED

FORM 17. Gifts, Loans & Family Financial Arrangements

PERSON / ENTITY	GIFT / LOAN / PROMISE	AMOUNT / VALUE	DATE	DOCUMENTED?	ESTATE TREATMENT I WANT DISCUSSED

Family understandings that are not written down but could create conflict:

_____

_____

_____

_____

FORM 18. Charities, Religious Institutions & Community Gifts

ORGANIZATION	CONTACT / EIN IF KNOWN	GIFT / % / PURPOSE	FROM WILL / TRUST / BENEFICIARY?	NOTES

FORM 19. Dependents, Special Needs & Pets

PERSON / PET	NEEDS / CONDITION	CURRENT CAREGIVER	FUTURE CAREGIVER	FUNDING / TRUST / INSURANCE	INSTRUCTIONS

Benefits or government programs that must be preserved:

_____

_____

_____

Letter of intent / care instructions location:

_____

_____

FORM 20. Funeral, Memorial & Disposition Wishes

☐ Burial
☐ Cremation
☐ Green/natural burial
☐ Donation to science
☐ Religious service
☐ Memorial/celebration of life
☐ Military/veteran honors
☐ Other

Location / cemetery / funeral home / prepaid arrangement:

_____

_____

_____

People I want notified:

_____

_____

_____

Readings, music, rituals, clergy or speakers:

_____

_____

_____

_____

Obituary facts or messages I want included:

_____

_____

_____

_____

FORM 21. Tax & Financial Records Checklist

☐ Most recent federal income tax return
☐ Most recent state/local income tax returns, if applicable
☐ Gift-tax returns (Form 709), if any
☐ Prior estate-tax returns relevant to portability/DSUE, if any
☐ Basis records for major assets
☐ Real-estate closing statements and improvement records
☐ Business valuations / appraisals
☐ Stock option / restricted stock / deferred compensation records
☐ Partnership K-1s and entity agreements
☐ Insurance annual statements and in-force illustrations
☐ Recent retirement and brokerage statements
☐ Loan documents and promissory notes

Location of records / secure portal:

_____

_____

_____

FORM 22. Attorney Handoff Summary

Complete this page last. It is designed to be the first page your estate-planning attorney reads.

My three most important estate-planning goals:

_____

_____

_____

The people I most need to protect:

_____

_____

My biggest concerns / family complications:

_____

_____

Assets or issues I think may require special planning:

_____

_____

_____

Business succession issues:

_____

_____

Long-term-care / incapacity concerns:

_____

_____

Charitable / spiritual / legacy goals:

_____

_____

Questions I want answered at the first attorney meeting:

_____

_____

_____

A PLAN NEEDS MORE THAN DOCUMENTS.

It also needs the money to work when life does not go according to plan.

LIFE INSURANCE
Life insurance can provide immediate liquidity when an estate needs cash — to protect a spouse or family, replace income, pay debts, fund a trust, equalize inheritances, support a business succession plan, or help meet taxes and other obligations without forcing the wrong asset to be sold at the wrong time.

LONG-TERM-CARE PLANNING
A long period of care can redirect assets away from the people and purposes you intended to benefit. Long-term-care insurance and other funding strategies can help protect choices, family members and the estate itself.

LIFETIME INCOME

Planning for the end of life is very important; planning to have enough money to get there is more important

The right question is not, "Do I need insurance?"
It is: "What risks could keep this estate plan from working, and what is the most efficient way to fund them?"

Scan this code to go to Louis Berlin's website to learn more about these topics and what your options are.

LouisBerlin.com

Reach out to Louis for a FREE consultation—insurance is his primary business. LouisBerlin20700@gmail.com. 786-559-0339. www.louisberlin.com

Princeton BA (cum laude) | Wharton MBA | Author | 40+ years in business | Independent insurance professional