

The Legacy Alignment Pathway

Aligning Family, Legacy & Documents

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What You'll Take Away

1

Recognize Why Technically Complete Plans Still Fail

Explain why a legally airtight estate plan can still end up in litigation — and what the real risk factors are.

2

Apply the Purpose, Protection, and Perspective Framework

Use this three-part framework in client intake and plan design to address the human dimensions of estate planning.

3

Leave with Practical Tools

A white paper and one-page framework summary and a sample intake checklist — Appendix A & B.

**"True love
between a
parent and
child grows
towards
separation."**



**"Many clients don't have an
estate plan. They have
documents."**

Why a Check-the-Box Plan Falls Short

What People Think Planning Is

Avoid probate + sign documents = comprehensive planning. This equation is dangerously incomplete.

What Gets Missed

A document-only process can miss the real problem: unsustainable lifetime support, an unworkable fiduciary structure.

The Real Risk

The risk isn't an imperfect document — it's a process that *never asks the questions* that reveal the real problem.

The Data Behind the Risk

640

Contested Trust Petitions

San Francisco Superior Court, 2014–2020 — the first empirical study of trust litigation.

~75%

Catalyzed by Administration

Of lawsuits studied were triggered by the *extended administration period* — the very feature that lets a trust avoid probate.



Decanting now makes it easy to fix a bad document after the fact — but decanting fixes the document, not the relationship.

WHERE PLANS BREAK DOWN

Where Plans Actually Break Down



Communication



Expectations



Dependency



Fiduciaries



Sibling Dynamics

The Human Advantage

AI can generate documents.
Who asks the next question?

Listening
for
Hesitation

Noticing
what is left
unsaid

Challenging
Assumptions

Pressing past
the first
answer

Recognizing
Family
Systems

Seeing
dynamics
documents
always miss



Purpose, Protection & Perspective

Introducing the Framework

Purpose

Relationships, Values, Legacy, Dependence

Four Portals to Deeper Planning



DEATH

The conversation
that makes
planning urgent



LEGACY

Values and meaning,
not just assets



INCAPACITY

Who speaks for you
when you can't



MONEY

Your beliefs and
stories about wealth

Courageous Transparency

Silence should be a planning choice — not the default result of discomfort.

The Low-Risk Opening: Tangible Personal Property

Some families can't start with money, death, or incapacity — the temperature's too high.

Case Study: The Schaelling Family



The Starting Point

Seven Siblings. A Father. And a Different Approach.





A Life Transformed

Anne didn't get rescued by a trust distribution. She got rescued by siblings who had been given a reason to practice being a family. The distribution just made it possible.





Protection

Is our generosity building capability — or dependence?

Estate Planning as an Adult Parenting Plan

Parenting Doesn't End at Adulthood

Financially or emotionally — the parent-child dynamic continues, and the estate plan is its legal expression.

The Values Gap Question

Would the client's stated values at death match their *actual behavior* during life? Often the answer is no.

Family Council Integration

Work with the beneficiaries to identify strengths and interests that can benefit the family now and later.



What Could Family Wealth Accomplish?



Family Togetherness



Rising Generation



Philanthropy



Perspective

Keeping the Plan Alive as Life Changes

Solo Ager: A Different Perspective

Clients without a default family support system need a **deliberately constructed team**, not an assumed one.



Healthcare Advocate

A physician or professional who understands the client's wishes and can engage the medical system on their behalf.



Constructed Support Network

Pet care, daily check-ins, financial oversight — assembled deliberately, before the crisis, not improvised during it.



Periodic Review

The Review Cycle/Membership

A **one-to-three-year review cycle** — sooner after a major life event such as marriage, divorce, death, disability, or significant financial change.

What to Actually Review

Review isn't just beneficiary names and tax clauses. Ask whether *values, dependency patterns, and fiduciary fit* have changed — not just the legal mechanics.

The plan is a living document in a living family system. Review it accordingly.

A Professional Orientation



Lawyer



CPA



Financial
Adviser



Trust Officer



Insurance Specialist



Care Manager

"True love between a parent and child grows towards separation."

♥ Purpose

Know who and what the plan is for.

⬢ Protection

Build sustainable, capacity-building structure.

🌱 Perspective

Design for a life that will change.



The goal was never just to transfer assets —
it's to **prepare people to function and
flourish without us.**

Purpose. Protection. Perspective.

**What would change if we
planned for the family before
we drafted the documents?**

The Legacy Alignment Pathway

Questions & Resources

Thank You

Full White Paper

Complete analysis of the
Legacy Alignment Pathway
Estate Planning framework
— available on request.

One-Page Summary

Appendix A — the framework
at-a-glance.

Sample Intake Checklist

Appendix B — ready to
integrate into your existing
intake process.

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