

# Estate & Legacy Planning

## Client Conversation Guide



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# Introduction

Estate and Legacy planning conversations could be delayed, not because clients do not care, but because they believe the work has already been done.

As an advisor, your role is not to revisit legal documents. Your role is to help clients determine whether their plan is usable, organized, and clear for the people who will eventually rely on it.

This guide is designed to help you move clients from assumptions to awareness and from awareness to action through structured yet natural conversations.

# How To Use This Guide

Each section provides a conversation angle you can introduce during client meetings or prospect discussions. These are not scripts. They are starting points designed to help you guide the conversation without overcomplicating it.

Use the questions to uncover gaps. Use the talking points to provide context. Then move the conversation toward next steps using the tools provided in the campaign.

# Conversation Angles

## ANGLE 1: COMPLETED VERSUS READY

### Conversation Starter:

When was the last time you reviewed your estate plan beyond just the documents themselves?

### Key Talking Points:

- Many people complete documents and assume the planning is finished
- A plan can be completed but may not be ready
- Readiness includes organization, clarity, and accessibility
- The question is not just what is written, but whether it can be followed

# Conversation Angles

## ANGLE 2: WHAT HAPPENS FIRST

### Conversation Starter:

If something unexpected happened, what would your family do first?

### Key Talking Points:

- Most plans could focus on long-term distribution, not immediate steps
- Families often face confusion in the first few days or weeks
- Organization and instructions can reduce that uncertainty
- Clarity at the beginning could often set the tone for everything that follows

# Conversation Angles

## ANGLE 3: WHO IS RESPONSIBLE

### Conversation Starter:

Who would be responsible for carrying out your wishes, and how prepared do you feel they are?

### Key Talking Points:

- Executors and decision makers are often named but could not be prepared
- Responsibilities can be complex and time sensitive
- Confidence matters as much as designation
- Conversations ahead of time could improve outcomes

# Conversation Angles

## ANGLE 4: WHERE THINGS ARE LOCATED

### Conversation Starter:

If your family needed to locate important information, how easy would that process be?

### Key Talking Points:

- Documents may exist but not be easily accessible
- Financial accounts, policies, and instructions could often be scattered
- Organization reduces delays and frustration
- A central system can improve efficiency during difficult times

# Conversation Angles

## ANGLE 5: BENEFICIARY ALIGNMENT

### Conversation Starter:

Have you reviewed your beneficiary designations recently to ensure they reflect your current intentions?

### Key Talking Points:

- Beneficiary designations can override estate documents
- Changes in family structure can create unintended outcomes
- Regular reviews help maintain alignment
- Small updates could have a meaningful impact

# Conversation Angles

## ANGLE 6: FAMILY COMMUNICATION

### Conversation Starter:

How much does your family understand about your wishes and how decisions would be handled?

### Key Talking Points:

- Plans are often private, but complete silence could create confusion
- Communication does not require sharing every detail
- Setting expectations could potentially reduce conflict
- Clear guidance could help families work together more effectively

# Conversation Angles

## ANGLE 7: LIFE CHANGES

### Conversation Starter:

What has changed in your life since your estate plan was originally created?

### Key Talking Points:

- Plans are sometimes created at a single point in time
- Life events could impact how a plan functions
- Periodic reviews help maintain relevance
- Planning should evolve as circumstances change

# Conversation Angles

## ANGLE 8: SIMPLICITY AND CLARITY

### Conversation Starter:

If someone unfamiliar with your plan had to step in, how easy would it be for them to understand it?

### Key Talking Points:

- Complexity could create delays and errors
- Simplicity helps to improve execution
- Clear instructions could support better outcomes
- The goal is usability, not just completeness

# Conversation Angles

## ANGLE 9: THE ROLE OF THE ADVISOR

### Conversation Starter:

Would it be helpful to review how your current plan fits together from an organizational and clarity standpoint?

### Key Talking Points:

- Advisors help coordinate, not replace legal professionals
- Planning includes more than documents
- Organization and communication are ongoing processes
- A structured review could uncover opportunities for improvement

# Conversation Angles

## ANGLE 10: MOVING FORWARD

### Conversation Starter:

Would you be open to walking through a simple checklist to see where things stand today?

### Key Talking Points:

- A checklist provides a clear starting point
- It helps identify potential gaps without overwhelming the client
- It helps to create a structured path forward
- It supports more productive follow-up conversations

# Transition To Next Steps

Once a gap or opportunity is identified, transition naturally:

- Introduce the Estate Readiness Checklist
- Schedule a follow-up conversation
- Offer to coordinate with other professionals if needed
- Introduce the Legacy Letter for deeper planning conversations

# Final Thoughts

Clients rarely resist estate planning. They could resist the complexity and emotional weight associated with it. Your role is to simplify the conversation, focus on clarity, and help them take practical steps forward. When positioned correctly, this could become one of the most meaningful planning discussions you can lead.

