

ESTATE & LEGACY PLANNING

LEGACY LETTER

CLIENT LETTER TEMPLATE

To my family,

If you are reading this, it likely means you are stepping into a time that may feel overwhelming or uncertain.

Before anything else, I want you to know that this letter was written with care and with you in mind.

There are parts of planning that involve documents and decisions, but those do not always capture what matters most. This letter is meant to provide a sense of comfort, clarity, and guidance in a way that feels more personal.

The choices I have made were not made quickly. They were made over time, with thought and consideration for each of you and what I believe would be appropriate based on the circumstances.

I have taken care to organize things in a way that is intended to provide clarity and make this process as smooth as possible. If there are moments where something feels unclear or requires a conversation, I trust that you will approach it with patience, communicate openly, and support one another as you work through it together.

There is no expectation that everything will be easy or immediate. What matters most is that you support one another and take things one step at a time.

If this letter can provide even a small amount of clarity or reassurance, then it has served its purpose. More than anything, I hope it reminds you that you are not navigating this alone.

With love,
[Your Name]

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ADVISOR NOTES AND CUSTOMIZATION PROMPTS

Use the prompts below to help clients personalize their letter. These are not meant to be included in the final version.

VALUES AND PERSPECTIVE

- What principles have guided your financial or life decisions
- What you hope your family keeps in mind when making decisions

INTENTIONS

- Why certain decisions were made in your plan
- Any context that may help others understand your reasoning

GUIDANCE FOR DECISION MAKING

- How you would want your family to approach decisions if things are unclear
- Any preferences around communication, fairness, or collaboration

PERSONAL MESSAGE | OPTIONAL

- Any additional thoughts you would like to share
- Messages that provide encouragement, perspective, or appreciation

IMPORTANT NOTE

This letter is intended to complement legal documents. It does not replace formal estate planning or legal advice.

Encourage clients to keep this document with their estate materials so it can be easily found if needed.