



After We're Gone: How to Start the Conversation about Estate Planning

Talking about death is hard. Dealing with death is harder. Tips on getting the conversation started before it's too late.

I just created a family trust for a wonderful couple in their late 40s. She had wanted to create living trust for over five years, but struggled to bring up the conversation in the business of life. *Plus, who wants to talk about death?* After a medical scare, the couple found that it was much easier to make the commitment and contact me to make the trust.

What was remarkable was to see the relief that she and her husband had after we completed the trust. They were confident, assured, and ultimately at peace with the future.

As I was leaving their home after delivering the final documents, she shared this with me as we stepped outside: "That was five years wasted."

So you don't have to waste five years, I've put together these tips for bringing up a difficult subject with your spouse:

1. **Current Events** - One way to ease into the conversation is to talk about how you have seen a situation in the news or know of something that has happened to someone you know, regarding their families and a living will.

"I just saw on Facebook that my good friend Laura from high school passed away. I called and talked to Sarah, and she said that the family is grieving, and there is a



lot of division amongst Laura's children. Apparently, they didn't have family trust, so it's turned into a big mess... Don't you think it's time that we look at a trust for our family?"

2. **Talk About Your Children** - If you are anything like me, you love talking about your children. If you and your spouse are enjoying a conversation about how your children are growing up, take a moment to talk about the what ifs.

"Eleanor is already six years old. I love that girl! ... I hate to talk about this, but if you and I were to get in a car accident and die, who would take care of her? I know we want to be around forever, but that's not reality. We need to take steps to make sure that Eleanor will be in good care..."

3. **Joke about Inheritance** - Talking casually about inheritances can easily help break the ice and lead into a conversation about your estate plans.

"After how he drove my car over Thanksgiving, I know one thing for sure, our son will not inherit my BMW. That's for our more careful daughter to enjoy... Don't you think it's time we talk about what will happen after we pass? Yes, lets talk about inheritance, but what about the rest? Who will care for our youngest? Who will be our trustee?"

About Mom and Dad's Estate Plan

If you are wanting to talk to your parents about a living will, but do not know how to start the conversation, you can always talk to your siblings and think of a how you can all talk to them in a group. This will help by not placing all the stress on yourself, but also help your parents see that the entire family is concerned and wants the best for them.



Then when the family has gathered together, maybe for dinner, open the conversation with something meaningful but easy to talk about:

“Do you and Mom want to live in this big house forever? What are your plans for retirement? Do you want to live here or move to a warmer climate?”

By asking simple questions like these, you can easily lead into an estate planning conversation.

Bottom Line: Now Not Later

Talking about estate planning and living wills is never easy and some are often hesitant to talk to their families because they just don't know how to bring up the conversation without making everyone uncomfortable. But the conversation is essential. Take the step and do it today!