**Legacy Planning is More Than Estate Planning**

Your legacy is bigger than your balance sheet. That's why we believe that an effective estate plan, which protects and distributes your assets, is only one part of your larger legacy plan. Taking a Life-Centered approach to your legacy can use your intangible assets as a guide for transferring wealth, giving your heirs important lessons on Return on Life.

Try this three-step process to start memorializing more than just the money you've earned.

**1. Reflect on your life.**

Think back on the most meaningful chapters in the story of your life. What are the important lessons you learned? What are the values that you leaned on when you had to make difficult decisions? Which choices do you wish you'd made differently? Who were the people who made a difference? What trips did you take that opened your eyes to the wider world? What were your greatest successes? What were your greatest failures, and what did you learn from them? What traditions did you inherit from the generation before you that you'd like your heirs to carry on?

As you think about these questions, jot down some rough ideas. You might think of a specific story that you want to tell. Maybe some important value words spring to mind, like Kindness, Generosity, Honesty. You might discover a valuable memory of an older relative your own heirs never met.

You could also consider having a conversation with your family about your shared values, life lessons, and memorable experiences. In addition to sparking more memories, this talk might give you a different perspective on what's truly important to you and your family.

**2. Document your legacy.**

You don't need much more than your cell phone to get started preserving your legacy. Apps that record video and audio and take photos are right there at your fingertips. You can also use the notes app to create a running legacy planning list.

Some folks prefer to put their legacy plan in writing. You could write a letter to your heirs telling them everything you want them to know. Or you could write a family mission statement that expresses your values in clear, succinct terms.

Finally, don't forget about any mementos that might supplement your legacy. Photographs, letters, artwork, handcrafted clothing or blankets can all deepen your heirs' connections to your family and its values. If you want to preserve your digital legacy as well, don't forget to back up photos, videos, audio recordings, and the passwords to your email and social media accounts.

**3. Put your legacy into action.**

Deciding who will inherit which of your assets isn't always a pleasant thing to think about. But once you've made your decisions, at least it's relatively straightforward.

Enacting a legacy plan can be more complicated. Do you leave money, cars, jewelry, or real estate to your children, no strings attached, and trust them to manage those assets responsibly? Should you create a family trust with a third-party overseer who will guide your heirs towards defined legacy goals? Should you start a family giving pledge, leave a large sum to an important charity or nonprofit, setting an example for future generations to emulate?

These are just a few of the options that we can work on together to create an impactful and long-lasting legacy plan. There's no one-size-fits all solution, which is why every part of our Life-Centered Planning process is tailored to your specific goals at every stage of your life. We'd love to talk to you about the values and experiences you're hoping to include in your legacy plan and how we can help ensure that your wishes will be honored.