HT|TC WEALTH PARTNERS
A HIGHTOWER COMPANY

Your Family PLAN™

Our PLAN™ (Preserving Legacy and Narratives) framework was designed to help you and your family reflect on essential questions about wealth and legacy on your own timeline. It allows you to consider which questions may need attention without the pressure of urgency, easing concerns and reducing apprehension by clarifying the types of topics that often arise around estate planning.

Because it captures both financial goals and the values or stories you want to pass down, our PLAN™ questionnaire supports you in preserving your wealth alongside personal narratives. This and other resources in our A Time to Talk™ library can gradually shift your mindset and reduce your apprehension about discussing challenging themes, ultimately leading to more thoughtful and intentional conversations.

Name(s):

Date:

GOALS & OBJECTIVES

Which goals or gaps are on your mind lately? *(Check any that apply.)*

- ☐ Protect family harmony after my passing.
- ☐ Help my family understand how my estate plan will work when the time comes.
- ☐ Provide insight into my perspective on money, our financial history, and our family story.
- ☐ Clarify my expectations about how inheritances should be handled.
- ☐ Establish guidelines for how to proceed if I experience health or mental decline.
- ☐ Share details of my current financial situation & what's planned for the future as I age or pass away.
- ☐ Educate my children about financial basics so they're better prepared.
- ☐ Other:

What concerns do you have about family communications? *Check all that apply.*

- [ ] My family will be upset or confused about how my estate plan is structured.
- [ ] Tense discussions or sensitive topics might lead to arguments or conflicts.
- [ ] My family is uncomfortable talking about aging or death.
- [ ] Letting my family see the complete picture of my finances feels difficult.
- [ ] My family may not be able to provide the financial, physical, or other support I'll need as I age.
- [ ] Other:

II. OTHER FAMILY MEMBERS

Which family members need to know about these goals & concerns?

Is there anyone you plan to exclude? Who? Why?

Do you feel a conversation is needed? If so, what would that look like?

III. YOUR MONEY STORY

What do you see as the purpose of the wealth you've built & will pass onto future generations?

In what ways did your upbringing and family shape your views on money & values?

What have you already shared about your wealth & estate plan with your family or children?

Which money matters have you chosen not to discuss with your family or children?

IV. AGING

How do you picture your living situation as you age? *Check all that apply.*

- ☐ I want to stay in my current home for the rest of my life.
- ☐ I don't have plans to leave my current home, but I expect to move if I face health or mental decline.
  If checked, where do you see yourself moving?
- ☐ If I face mental or health decline, I expect to move in with a child, friend, or family member.
  If checked, please indicate this individual's name:
- ☐ My current home offers me the ability to move to a different unit if I have health or mental decline.
- ☐ Other:

What do you expect from your family as you age? *Check all that apply.*

- ☐ I don't expect my family to provide me with financial or health care support as I age.
- ☐ I expect my family to find or hire appropriate caregivers so I can age in my home
- ☐ I expect my family to be there to provide care so I can age in my home.
- ☐ I expect my family to step in and find appropriate accommodations for me if I can no longer stay in my home due to health, mental capacity, or financial constraints.
- ☐ I expect my family to take over and manage my finances if I show signs of cognitive decline.
- ☐ I expect my family to support me financially if I run out of funds.
- ☐ Other:

What worries you most about getting older?

What conversations, if any, have you had with your family about aging?

Have you told them what you expect as you age?

V. FAMILY EXPECTATIONS & CONCERNS REGARDING WEALTH

What do you believe your family or children expect when it comes to your wealth or inheritances?

What are your hopes for what your family or children will accomplish in their lifetimes?

What fears do you have about passing on your wealth or inheritances? *Check all that apply.*

- [ ] I fear my money will not be respected and could end up being squandered.
- [ ] I fear my family or children may struggle with handling money wisely.
- [ ] I fear my family or children lack a solid understanding of financial basics.
- [ ] I fear that receiving an inheritance may make my family or children feel entitled.
- [ ] I fear that my passing will lead to family disagreements and conflicts.
- [ ] I fear creditors, divorce, or others could negatively influence my family once they inherit.
- [ ] I fear that receiving an inheritance might spoil beneficiaries and make them less productive.
- [ ] Other:

Do any of your children have special needs or issues that concern you, especially after you're gone?

Are there any other important points or details you'd like to add right now?

VI. NOTES

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