DANA BLUE LAW

YOUR ESTATE PLANNING DECISIONS GUIDE

Preparing for Your Estate Planning Decisions Meeting



PROVIDE FOR EACH OTHER

DEFINE YOUR LEGACY

PROTECT INHERITANCES

CHOOSE WHO WILL SERVE

PLAN FOR INCAPACITY

Clarity for the decisions that shape your family's future.

WELCOME

Preparing for a Meaningful Estate Planning Conversation

Estate planning involves more than deciding who receives your property. It asks you to think about the people you trust, how you want to care for one another, what you hope to preserve for your family, and how you want important decisions handled if you cannot make them yourself.

This guide will help you begin those conversations before we meet.

You do not need to know legal terminology or determine how your documents should be structured. That's my job. Come to our meeting with your preferences, your questions, and even the things you haven't quite figured out yet. We'll work through them together.

HOW TO USE THIS GUIDE

THINK

Consider what feels most important to you.

DISCUSS

Talk through the decisions that affect both of you.

FLAG

Mark anything you'd like Attorney Blue's guidance on.

You decide what you want to accomplish.
We design the legal strategy to accomplish it.

PROVIDING FOR EACH OTHER

One of the most important decisions in a married couple's estate plan is what should happen after the first spouse dies.





HOW WELL SHOULD THE SURVIVING SPOUSE BE PROVIDED FOR?

Consider the lifestyle, security, care, and flexibility you would want your spouse to have throughout their lifetime.

WHO SHOULD ULTIMATELY RECEIVE WHAT REMAINS?

Consider the children, family members, or other beneficiaries you hope will ultimately share in your legacy.

You do not have to choose between taking care of your spouse and protecting your children. Thoughtful planning can help those goals work together.

WHAT DOES TAKING CARE OF MY SPOUSE MEAN?

If assets remain in trust for a surviving spouse, the plan can provide substantial financial support without necessarily transferring complete ownership. Think first about what you would want your spouse to be able to do.



INCOME

Receive income generated by the trust.



HOME & LIFESTYLE

Maintain a comfortable standard of living, remain at home, or purchase another home.



HEALTH & CARE

Pay for healthcare, long-term care, assistance at home, and other important needs.



FLEXIBILITY

Address transportation, travel, unexpected expenses, and quality-of-life priorities.

ONE IMPORTANT PRIORITY

If your spouse lived another 20 or 30 years, where would your priorities fall?



FULLY AVAILABLE

My spouse's needs come first, even if little or nothing ultimately remains.



BALANCED SUPPORT

I want my spouse well provided for while also preserving a family inheritance.



DEFINED LEGACY

I want a particular amount or portion protected for my children.

There is no automatic right answer. We will design the legal structure around the outcome that matters most to you.

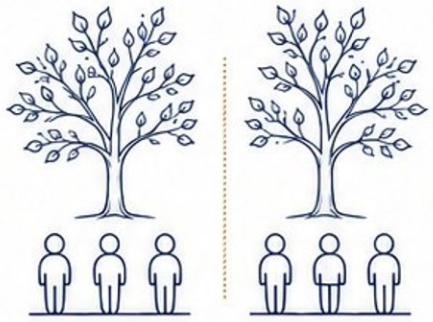
YOUR FAMILY LEGACY

Because each of you has children from a prior relationship, an important part of your planning is deciding what fairness means for your family.



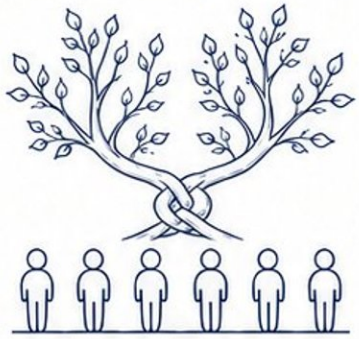
ONE FAMILY GROUP

All children participate together in the family legacy.



TWO FAMILY LINES

Each spouse's share benefits that spouse's children.



A THOUGHTFUL COMBINATION

Some assets or portions are shared among all children, while others remain within each spouse's family line.

WHAT DOES FAIR MEAN TO YOU?

Fairness may reflect equal economic shares, each spouse's contribution, particular family circumstances, or the history and meaning of specific assets.



EQUAL SHARES

Each child receives the same economic share.



FAMILY LINES

Each spouse's children share in that spouse's portion.



SPECIAL ASSETS

Inherited, premarital, sentimental, or family property may be handled differently.

There is no assumption that one approach is correct.
Our conversation will help define the legacy that feels right for your family.

HOW YOUR CHILDREN INHERIT

Deciding who inherits is only part of the planning. Another important question is how each beneficiary should receive their inheritance.



OUTRIGHT INHERITANCE

The beneficiary receives the assets directly and has complete ownership and control.



PROTECTED INHERITANCE

Assets remain in trust for the beneficiary's use, with terms designed around that person's circumstances and needs.

You do not need to choose a legal structure now. Begin by thinking about the people involved.

WHEN PROTECTION MAY MATTER



MONEY MANAGEMENT



SUBSTANCE USE OR RECOVERY



CREDITORS OR LAWSUITS



DIVORCE



DISABILITY OR PUBLIC BENEFITS



VULNERABILITY TO INFLUENCE

EQUAL DOES NOT NECESSARILY MEAN IDENTICAL.

Children may receive equal economic shares while one beneficiary's inheritance includes additional protection suited to that person's circumstances.

WHEN A BENEFICIARY MAY NEED ADDITIONAL PROTECTION

Sometimes unrestricted access to a significant inheritance may not be the best way to provide for someone you love.



PROTECTION, NOT PUNISHMENT

The goal is to let the inheritance benefit that person without allowing the inheritance itself to create additional harm.

SUPPORT CAN CONTINUE

Even during a difficult period, an inheritance can remain available for meaningful needs.

ACCESS CAN EVOLVE

If the beneficiary is doing well, the plan may allow greater access or control based on circumstances you define.



HOUSING



HEALTHCARE



TREATMENT & RECOVERY



EDUCATION & EMPLOYMENT



TRANSPORTATION



CHILDREN & DEPENDENTS

WHO SHOULD HELP MANAGE?

If someone else may need to manage the inheritance, consider both who can realistically perform that role and whether placing that person in charge could strain the relationship.

Protective planning should preserve dignity, support well-being, and reflect the person—not merely the problem.

CHOOSING THE PEOPLE YOU TRUST

Your plan will require people you trust to step into important roles.
Trust matters—but it is not the only consideration.



THE FOUR C'S

CAPABILITY
Can this person actually perform the job?

CHARACTER
Do I trust this person's judgment and integrity?

CONFLICT
Could financial interests or family relationships make the role difficult?

CAPACITY
Does this person realistically have the time and willingness to serve?

DIFFERENT ROLES MAY CALL FOR DIFFERENT PEOPLE

TRUSTEE OR EXECUTOR
Carries out the plan and manages estate or trust responsibilities.

FINANCIAL AGENT
Makes financial decisions during your lifetime if you cannot.

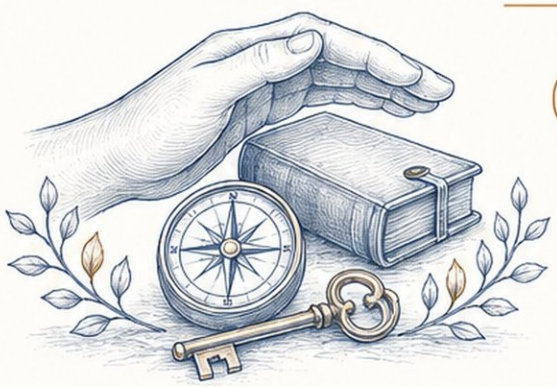
HEALTHCARE AGENT
Speaks for your healthcare wishes if you cannot speak for yourself.

A BLENDED-FAMILY CONSIDERATION

Think carefully before placing one child in authority over another—
or over a surviving stepparent.
Strong backup choices can also protect the plan.

PLANNING FOR YOUR LIFETIME

Your estate plan should also protect your voice, your choices, and the people you trust during your lifetime.



1 FINANCIAL DECISIONS

Who should manage your financial affairs if you cannot?

Consider a primary choice, a strong backup, and whether your spouse should serve first.



2 HEALTHCARE DECISIONS

Who should speak for you if you cannot make your own healthcare decisions?

Choose someone who understands your values, will honor your wishes, and can communicate clearly under pressure.



3 FINAL WISHES

Are there wishes you want your family to understand?

Consider burial or cremation, funeral or memorial preferences, existing arrangements, and cultural or family traditions.

A CONVERSATION WORTH HAVING

CHOOSE
Name the people you trust.

TALK
Share your wishes before a crisis.

REVISIT
Update choices as life changes.

YOUR VOICE STILL MATTERS

The purpose of lifetime planning is to ensure that the people acting for you understand both the authority they have and the values you want them to honor.

PREPARING FOR OUR MEETING

You do not need to arrive with every answer. Bring the decisions you have made, the questions that remain, and the concerns you want us to understand.



BRING THREE THINGS

WE AGREE

Decisions you have already discussed and agree upon.

WE NEED TO DISCUSS

Things where you have different preferences—or simply have not talked about them yet.

ASK ATTORNEY BLUE

Anything where you understand the goal but are not sure which approach makes the most sense.

We will work through the remaining decisions together.

YOU DO NOT NEED TO DESIGN YOUR ESTATE PLAN BEFORE OUR MEETING.

Your job is to think about the people you care about, what you want to accomplish, what concerns you, and what outcomes feel right to you.

During our meeting, we will discuss those priorities, work through the decisions that need legal guidance, and translate your choices into the appropriate estate-planning structure.

You decide the outcomes. We design the legal strategy to accomplish them.