

Putting Things in *Order*

Ten conversations for when the plan is ready, but relationships aren't.

A guide for parents and grandparents preparing their estate when family relationships feel strained, uncertain, or complex.

Sooner or later, we decide it is time to put our affairs in order. We want to make sure what we built and saved is cared for, and that the people we love are not left with confusion or conflict.

The paperwork is usually the easy part. What makes it hard is everything the paperwork touches: our relationships, whether we feel seen and respected, the unforeseen impacts of our choices, and what those choices say about who we are.

When family relationships feel strained, uncertain, or complex, many people avoid key choices. Documents sit unsigned. Every option seems fraught. Waiting can feel safer than deciding.

The following ten conversations can help you move forward with honesty and care. Some are conversations with yourself. Some, in time, may become conversations with your family.

FAMILY DECISION FACILITATION

GENERATIONS ALIGNED

How to use this guide

You don't need to cover all ten conversations at once. Start with the first three, on your own, in writing if that helps. Take your time with numbers 4 through 6; they are the heart of this guide. And remember that the goal isn't to make everyone happy. It's a plan you can stand behind, and that your family can understand.

PART ONE

On your own

1 *What really needs to be put in order?*

An estate plan directs how your assets are handled and by whom. It also tells a story about who we are and what we value.

- Beyond the money and property, what do I want to settle or resolve?
- What would "in order" feel like when I'm finished?
- What do I most want to protect: people, places, relationships, values?

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2 *Where do things stand today?*

Start with the facts. Uncertainty about the current situation often adds to the feeling of being stuck.

- Do I have a current will, trust, powers of attorney, and health care directives? When were they last reviewed?
- Do the beneficiary designations match my intentions?
- If something happened to me now, what would happen? Who would be in charge?

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3 *What is keeping me from moving forward?*

Being stuck is information. Naming what's in the way is often the first step out.

- What decision am I avoiding, and what do I fear will happen if I make it?
- Am I waiting for something in my family to change first?
- Who do I worry will be hurt, angry, or disappointed?

PART TWO

The heart of it

4 *What does respect look like to me, and to them?*

Feeling disrespected by the people we love can be painful and confusing. It's also true that respect looks different across generations.

- When have I felt most respected by my family? What were they doing?
- What do I need from them that I haven't asked for directly?
- How might they show respect in ways I don't recognize as respect?

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5 *What story am I telling about my family?*

We all make sense of hurt by telling a story about why it happened. Stories help us cope, but they can also keep us stuck.

- When I explain what's gone wrong in my family, who do I see as responsible?
- If one of my children told this story, how would they tell it?
- What else might be true that I haven't considered?

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6 *What was passed down to me, and how?*

How our own parents handled money, inheritance, and aging shapes how we handle them, often without our noticing.

- How did my parents or grandparents pass things on? How did it feel to receive it?
- What did I promise myself I would do differently?
- Is there a pattern in my family I am repeating, or trying to avoid?

PART THREE

Toward your family

7 *What do I want my gifts to say?*

An inheritance can be received as a blessing, a burden, or a judgment. Clarity about intent helps it land the way we hope.

- Is "fair" the same as "equal" in my family? Why or why not?
- Am I tempted to use my plan to reward, correct, or protect? What would that communicate?
- What do I want my children and/or grandchildren to learn from what they receive?
- Are there belongings with special meaning? Who should receive them, and why?

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8 *Who do we consult when making these choices?*

These decisions are ours to make. Including others doesn't mean giving up authority. It means we gain information, and others get insight into how decisions are being made.

- Which decisions affect others enough to ask their input?
- How would I like my children to be included, if at all? What is at stake?
- What role do spouses, partners, and in-laws have? What role do I want for them?
- Who will serve as executor, trustee, or power of attorney, and how might others feel about that choice?

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9 *What do I want my family to understand, even if they don't agree?*

Much of the conflict that follows an estate comes from not knowing why decisions were made the way they were. A few words of explanation can prevent years of hurt.

- What do I want my children and grandchildren to know about my reasons?
- Would I rather tell them myself, put it in writing, or both?
- Is there anything I want to say to them now, while I can?

10 *What's my timeline, and what do I need from advisors?*

Our attorney, CPA, or financial planner can turn our decisions into the right documents, but only once we know what we want.

- What needs to be decided now, and what can wait?
- Who should know where my documents are, how can I leave clear instructions, and how do I connect them to my advisors?
- What questions do I need to bring to my advisors?

A few tips for effective conversations

- Keep the plan and the relationship separate. Try not to let the documents carry a message you would rather say in person.
- Speak for yourself. Say "I feel" and "I hope," not "you always" or "they never."
- Listen before deciding. Hearing your family out doesn't mean agreeing. It means they know they were heard.
- Pause if it gets heated. Several shorter conversations are easier than one long one.
- It's okay to ask for help. Sometimes the conversation goes better with someone outside the family in the room.

Start with the free Family Decision Making Snapshot.

In about ten minutes, clarify which conversations are most needed, and how you can support your family in addressing them. Scan the QR code or click here.

When you'd like help

Generations Aligned helps families make critical decisions together, with honesty, care, clarity, and respect. We work alongside your attorney, CPA, and financial planner, so your family's decisions become a plan that builds the future while honoring the past.

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