

# **How to Have the Money Conversation with Your Parents**

## **A Guide for Every Generation**

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# PART 1: Why This Conversation Matters

## The Largest Transfer of Wealth in Human History Is Happening Right Now

Over the next two decades, more than \$100 trillion will move from one generation to the next. One hundred trillion dollars.

That's not a typo.

Basically, it's our entire economy.

And here's what almost nobody is talking about: if we do not take right action now, much of it will be lost to courts, confusion, long-term care costs, and conflict.

Why? Because your parents think it's been handled, or they don't need to take action. And, we're putting off the conversations that need to be had now. Because we don't know what to say, or how to say it.

I need you to really hear this. The number one threat to your family's financial future is not the stock market. It's not taxes. It's not inflation. It's *silence*.

The silence around money and death is the most expensive thing your family will ever pay for.

## The Four Ways Families Lose Everything

In my years as an estate planning attorney, I've seen families lose everything they've created, even when they thought they had estate planning "done". And it always comes down to one (or more) of these four forces. I call them the Four C's:

**1. Conflict.** When there's no plan, or the plan is unclear, families fight. Siblings stop speaking. Relationships that took a lifetime to build are destroyed in months. I've watched it happen to families who genuinely loved each other. The absence of clarity creates a vacuum, and that vacuum fills with assumptions, resentment, and eventually lawyers.

**2. Court Costs.** Without up to date planning, your family's private affairs become public record. Probate is expensive, slow, and can be emotionally brutal. Even families who think they've got an estate plan to avoid probate often don't, because

the plan they paid ended up little more than 4 outdated legal documents that don't work when they are needed.

**3. Confusion.** Nobody knows where the assets are. Nobody knows who the executor is. Or the executor doesn't understand the assignment. Nobody can find the insurance policies. The beneficiary designations haven't been updated since 1997. There are assets titled in ways that contradict the trust. This confusion costs families tens of thousands of dollars and months (sometimes years) of time.

**CALLOUT:** \$70 billion in unclaimed assets are currently sitting in state departments across the country. Seventy billion. That's money from people who died, and nobody knew what they had. Nobody came to claim it. That could be your family's money right now, and you wouldn't even know it. The account sizes are generally small, so you think "no big deal" but the real loss is the loss of that growth over time. An account worth \$1000 in 1999 would be \$9,112 today, and could compound to hundreds of thousands or millions, if it was well invested. It's not nothing. It's real money being lost right now.

**4. Care Costs.** Long-term care is the elephant in the room. The average cost of a nursing home in the United States is over \$100,000 per year. Most families have no plan for this. And when a parent needs care (care they may not even want, but can no longer decline), it can consume everything they've saved in a matter of years.

## This Is Not About Greed

Let me say something directly, because I know what you might be thinking: "I don't want to talk to my parents about money because I don't want them to think I'm after their stuff. I don't need what they have. I'm making it on my own."

I hear you. And I want to reframe something for you.

This conversation is not about what you are getting. It's about love, care and your ability to carry out what's yours to do, when it matters. I

Think about it this way. You know how people talk about the importance of having the conversation about how you'll raise your kids *before* you actually have them?

Discipline styles, values, education, religion, screen time. All of that. Most couples don't have that conversation. Then the kids arrive, and suddenly every decision becomes a fight because they never aligned on the fundamentals.

The money, life and death conversation with your parents is the same thing, just on the other end of life.

We help people have this conversation *before* it becomes a crisis. Before the diagnosis. Before the funeral. Before the fight over who gets the house, or grandma's ring.

Because once you're in crisis mode, everything gets harder, more expensive, and a lot more painful.

## The Rite of Passage

Here's the part that might surprise you.

You don't start the money conversation by sitting your parents down and asking to see their accounts. That approach almost always backfires. It feels like an interrogation. It triggers defensiveness. It puts them in a position of vulnerability they didn't want and probably aren't ready to be in.

Instead, you start with yourself.

You initiate yourself into adulthood by starting with cleaning up your own relationship with money. You start with your own estate planning done right and well.

This is the rite of passage. The initiation. The embodied signal that says: *I am an adult.*

When you've gone through the process of Life & Legacy Planning® yourself, when you've confronted your own mortality, when you've made decisions about who gets what and who takes care of whom, you show up to the conversation with your parents as a peer. Not a child asking for information. An adult who understands why this matters.

And that changes everything.

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## PART 2: For Millennials (Born 1981-1996)

### You Might Not Think This Applies to You Yet

You're building your career. Maybe you're paying off student loans. Maybe you just bought your first home, or you're saving up for one. Maybe you've got young kids and you're in the thick of it.

Your parents' money? That's their thing. You'll figure out your own. You're independent. Self-sufficient. You don't need anyone's help.

I respect that. I really do.

But I need to tell you something that could be uncomfortable to hear.

That fierce independence? It's noble. And it's also a form of avoidance.

### The Ray Story

I was at dinner recently with a group of friends, and we were talking about exactly this topic. One of them, let's call him Ray, is in his early 30s. Smart. Driven. Building his own thing. The kind of person who would never, ever bring up his parents' money because he believes in making it on his own.

When I asked the table, "What would happen if your parents needed care?" the room got quiet.

For Ray, the question was even more specific: What if something happened to your dad's 401k? What if the market crashed and your dad's retirement account lost half its value right before he needed it?

That hit home. Ray began to realize his parents may actually be financially more vulnerable than he would have thought.

When I asked, who would take care of them, if they couldn't afford their own care.

The answer, of course, is Rayj. Because that's what good kids do. They step up.

But here's the thing: Ray has no idea what his parents' financial situation actually looks like. He doesn't know if they have long-term care insurance. He doesn't know if

their beneficiary designations are current. He doesn't know if they have a will, a trust, or nothing at all.

He is just figuring, they've got it handled. But they probably don't, actually. And they don't want to burden him.

The far greater burden would come by them *not* having the conversation now, not planning for the future together, and then having a shockingly unexpected care need that Ray wasn't planning to need to meet.

And Ray is not unusual. He's the norm.

**CALLOUT:** If your parents' retirement savings get wiped out by a market crash, a health crisis, or bad planning, the person who will absorb that impact is you. Not the government. Not the financial advisor. You.

**REAL OPPORTUNITY:** If your parents have created an estate plan, it's very likely that plan distributes your inheritance to you outright and unprotected. While that could sound great, it actually misses a big opportunity for a type of asset protection that would cost you around \$25,000 to try to create for yourself, and still wouldn't be airtight. Instead, you want to learn about the benefits of a Lifetime Asset Protection Trust, and then work with a Personal Family Lawyer who knows how to build that into their estate plan in a way that gives you all the benefits of protection without compromising your ability to invest and grow the assets.

## The Identity Shift

Here's a truth I want you to sit with: We are all inheritors.

Not just of money. Of values, of patterns, of stories, of trauma, of wisdom, of property, of debt, of relationships. We inherit all of it.

This conversation is not about *your* inheritance, as in "what do I get?" It's about your collective future as a family. How do you steward the resources, both financial and otherwise, that flow through your family? How do you make sure nothing falls through the cracks?

And here's something most millennials don't think about: your parents' retirement accounts are invested in systems. Those systems may or may not reflect your values. The money your parents saved over decades is likely deployed in the markets right now, shaping the world you'll live in for the next 50 years. When you step into this

conversation, you have the opportunity to help align your family's resources with the future you actually want to build.

That's not greedy. That's regenerative.

## Your TEAM Resources

Money is just one of the resources flowing through your life. I think about resources as a TEAM:

- **Time** - how you spend your hours
- **Energy** - your physical and emotional capacity
- **Attention** - where you focus your mind
- **Money** - your financial resources

All four of these are resources to steward. When your family's financial life is a black box, you're not just risking money. You're risking your future time (spent sorting through chaos), your energy (drained by conflict and confusion), and your attention (pulled away from building the life you want).

Getting clear now is an investment in all four.

## Your Rite of Passage

Here's what I want you to do.

Step one: Do your own estate planning.

Yes, even if you're 28. Even if you don't own a home. Even if you think you have nothing to plan for. You have more to plan for than you realize, and going through the process will teach you things about yourself, your values, and your family that you can't learn any other way.

This is how you grow up around money. This is how you step into your adulthood, not just financially, but emotionally.

Step two: Bring that maturity to your parents.

Here's what you say:

*"Mom, Dad, I just did my estate planning because it's time for me to grow up around money and step into my adulthood. And as I was doing it, I*

*realized we've never talked about yours. I'd love to understand what's in place."*

That's it. That's the opener. You're not interrogating them. You're not asking for their account balances. You're sharing a milestone and inviting them into a conversation from a place of maturity.

You'll be surprised how well this lands.

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## PART 3: For Gen X (Born 1965-1980)

### You're in the Hot Seat

If you're Gen X, I don't need to tell you that you're carrying a lot. You already know.

Your parents are aging. Right now. Maybe they're still healthy and active, and you've been telling yourself there's time. Maybe they've already had a health scare or a diagnosis, and you felt that cold jolt of "we are not ready for this."

You may have already been named executor or trustee. You may have been shown the accounts, handed a folder, given the name of a lawyer your parents used 15 years ago. And if you're honest with yourself, you're overwhelmed by all the details.

You know you should be more proactive. You know you should sit down and organize everything. But where do you even start? The system feels impossible to navigate. There are a thousand details, and your brain wasn't built for this kind of administrative complexity.

You're not alone. This is the most common thing I hear from Gen Xers: *"I know I need to deal with this, and I have no idea how."*

### Even "Organized" Parents Have Gaps

Here's what I need you to understand: even if your parents are the organized type, even if they've worked with a lawyer, even if they have a binder with everything in it, there are almost certainly gaps.

I know this because I've reviewed thousands of estate plans. Plans created by excellent attorneys at top firms. And they still fail.

Let me give you a real example. My own father-in-law paid \$3,000 to one of the most respected estate planning firms in Florida. By all accounts, he did everything right. He hired the best. He paid the money. He thought he was covered.

His plan still failed. Because the things that cause plans to fail are not the things most lawyers think to check for. Beneficiary designations that don't match the trust. Assets that were never properly re-titled. Life insurance policies that lapsed. Digital accounts with no access plan. The list goes on.

### **CALLOUT: 12 Details You Almost Certainly Overlooked**

1. Beneficiary designations on retirement accounts, life insurance, and bank accounts (these override a will or trust)
2. How the home is titled (joint tenancy? trust? individual name?) - and if they've put your name on the deed, this is a big error that needs to be fixed as soon as possible.
3. Digital assets: email accounts, crypto, photo storage, social media, password managers - would you be able to access any of it, if they weren't there with their face or fingerprint?
4. Old life insurance policies that may have lapsed or been forgotten
5. The long-term care plan (or lack thereof)
6. Whether the trust was actually funded (most people create a trust and never move assets into it)
7. Powers of attorney, both financial and healthcare, and whether they're current - if not, they won't work when you need them
8. What happens to the family home if one parent needs nursing care
9. Whether your parents' plan has been reviewed in the last three years (laws change, life changes, assets change)
10. Whether anyone has actually read the plan and understands what it says
11. Will you even know what there is, where to find it, and how to access it all?
12. Will you receive your inheritance outright and unprotected or take advantage of the gift your parents can give you of airtight asset protection that is lost once they can't plan.

If even three of these are unresolved in your parents' situation, you have work to do. And I promise you, at least three of them are unresolved.

## What You Want on the Other Side

I know what the goal looks like for you because I've heard it from so many Gen Xers, and it's always some version of this:

*"I want everything organized. Everything in place. I want to know exactly what to do when the time comes. I want my grief to be about grieving, not about scrambling to figure out logistics."*

That's not too much to ask. It's actually the minimum. And it's achievable.

## The Proof of Concept

At that same dinner I mentioned earlier, one of my friends, let's call her Debra, was sitting right there when we started talking about all of this. She's Gen X. Her parents are in their 70s. She's been named executor. And she was feeling exactly what I just described: overwhelmed, unsure where to start, worried about the details she's missing.

Right there at dinner, she pulled out her phone and texted her dad:

*"I met an estate lawyer. She explained all these things to think about, to get organized with everything. Even things we haven't thought about."*

Her dad's response came back within minutes:

*"What things?"*

That's it. No resistance. No defensiveness. He wanted help. He was waiting for someone to open the door.

Your parents might be waiting too.

## Your Rite of Passage

Same as the millennials, and I know it might feel strange to hear this, but: start with your own estate planning.

Even if you think the urgency is with your parents. Even if you feel like their situation is the one that needs attention. Do yours first.

Why? Because when you walk into the conversation with your parents having done your own planning, you speak from experience. You can say:

*"Dad, I just went through this myself, and I was shocked by what I didn't know. You may actually not have everything in place that you could, because there are pieces that I'm guessing you don't know about. I'd love for us to look at it together."*

That's not a child asking for information. That's an adult offering partnership.

And if your parents push back with, "We already have it handled," you can respond with confidence:

*"You might, and that's great. But I heard about a case where someone paid \$3,000 to one of the best firms in Florida, and the plan still failed because of things nobody thought to check. I just want to make sure we don't have any of those gaps."*

Nobody can argue with that.

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## PART 4: For Baby Boomers (Born 1946-1964)

### Your Kids Are Afraid to Bring This Up

I want to tell you something your kids probably haven't said out loud.

They want to talk about this. They need to talk about this. And they're terrified of bringing it up because they don't want you to think they're waiting for you to die so they can get your money.

That fear is keeping everyone stuck.

Your adult children are not greedy. They're worried. They're worried about you, about whether you're protected, about what will happen if something goes wrong, about whether they'll know what to do when the time comes.

And they're probably also worried about something else, something they might not even admit to themselves: they're worried they'll end up carrying the full weight of sorting through your life with no preparation, no guidance, and no support.

## The Fear That Keeps You Silent

You might be afraid too. Let me name it, because most people won't.

You might be afraid of running out of money. And I want you to know that this fear is one of the most powerful forces in human psychology. Research consistently shows that most people would literally rather die than run out of money. That's how deep this goes.

So when your kids bring up the topic, or when you think about opening the door yourself, that fear can override everything. It whispers: *If I start talking about this, I'll have to face the possibility that there's not enough. And I can't face that.*

I hear you. And I want to offer a different perspective.

Facing it is how you make sure there IS enough. Avoiding it is how families run out.

## You May Think You Have It Handled

Many boomers I work with tell me, "Oh, we've got a trust. We're all set." And then I ask them a few questions, and the cracks start to show.

When was the last time your plan was reviewed? Have you checked that all your beneficiary designations match your trust? Do your kids know where your documents are? Do they know who your financial advisor is? Your insurance agent? Your doctor? What happens to the house if one of you needs long-term care? Have you talked about what quality of life means to you? Do your kids know your wishes if you can no longer make decisions for yourself?

There are dozens of details that even the best estate plans miss. Not because your lawyer was bad, but because the traditional approach to estate planning is a transaction, not a relationship. You sign documents, put them in a drawer, and hope for the best.

That's not a plan. That's a prayer.

## The Burden Your Kids Will Carry

Here's the reality: when you're gone, your children will have to manage everything. They'll have to find the documents, contact the institutions, navigate the legal system, deal with the house, handle the accounts, manage the emotions of the entire family, and do it all while grieving.

Are they ready for that?

Do they even know where everything is?

If the answer is no, or even "probably not," then the most loving thing you can do right now is open the door yourself.

## Opening the Door Is a Gift

Debra's dad proved this at dinner. The moment she brought it up, he didn't get defensive. He didn't shut down. He said, "*What things?*" because he wanted help. He was relieved someone was taking the initiative.

Doing this work together with your adult child is not a burden. It's a bonding experience. It's an act of trust, of partnership, of love.

You're telling them: *I trust you enough to be honest about where things stand. And I care about you enough to make sure you're not left scrambling.*

That's one of the most powerful gifts you can give.

## The Sandwich Generation Reality

Some of you are still caring for your own parents. If your mother or father is part of the Silent Generation (born before 1946), they may be in their 80s or 90s. And you may be navigating their care needs while also supporting your own adult children.

If that's you, everything I've described is even more urgent. You're living the consequences of not having had this conversation one generation up. You can see firsthand what happens when there's no plan, no clarity, and no conversation.

Don't let your kids experience the same thing with you.

## Childish Patterns That Block the Conversation

I've spent years studying the dynamics that keep families stuck around money. Here are nine patterns I see constantly. See if any of them feel familiar.

**1. Rebellion.** You define yourself as the opposite of your parents. If they were frugal, you're generous to a fault. If they were controlling with money, you refuse to engage with it at all. This pattern keeps you locked in reaction mode instead of choosing consciously.

**2. Avoidance.** You simply never talk about money. It's not a topic in your family. Everyone pretends everything is fine, and nobody ever asks the hard questions. This is the most common pattern, and the most expensive.

**3. Performing Success.** Instead of connecting honestly about money, you perform. You prove you "made it." You buy the nice car, the nice house, the nice vacations, because you need your parents (or your kids) to see that you're successful. But underneath the performance, there's no real financial conversation happening.

**4. Resentment Hoarding.** You're keeping score. Who got more help. Who was the favorite. Who got the down payment for their house. Old wounds that never healed now poison every financial conversation.

**5. Role Reversal Without Consent.** The child starts parenting the parent. Making decisions without asking. Taking over accounts. This feels like help, but it's actually a power grab, and it destroys trust.

**6. Magical Thinking.** "They'll figure it out." "Something will work out." "We don't need a plan because nothing bad will happen." This is the most dangerous pattern because it feels peaceful right up until it isn't.

**7. Comparison Shame.** You compare your family's financial situation to others and feel ashamed. So you don't talk about it. You hide. You pretend.

**8. Frozen in Old Dynamics.** You visit your parents and immediately regress to age 14. The voice changes, the posture changes, the power dynamic snaps back to what it was decades ago. You can't have an adult conversation about money because you can't have an adult conversation at all.

**9. Caretaking from Guilt.** You take on responsibility not because it's appropriate, but because you feel guilty. Maybe you weren't around enough. Maybe you weren't the "good" child. So now you overcompensate, and it leads to burnout, resentment, and bad decisions.

**CALLOUT:** The shift you're looking for is this: "I am the adult they wished I would become. I can be trusted. They can trust me. And now we steward family resources together." That's the energy you bring to this conversation.

## Recognizing these patterns is the first step to moving past them

You don't have to be perfect. You don't have to have resolved every family wound before you sit down to talk about money. But you do need to be honest with yourself about what's driving your behavior.

Are you avoiding this conversation because it's not the right time? Or because you're stuck in a pattern?

Most of the time, it's the pattern.

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## PART 5: How to Have the Conversation

### Scripts for Every Situation

I'm going to give you actual words. Because I know that one of the biggest barriers to having this conversation is not knowing what to say. Your palms get sweaty. Your throat gets tight. You rehearse it in your head forty times and never actually say it.

So here are scripts. Use them word for word, or adapt them. But please, use them.

#### **Script 1: For Parents Who Are Organized and Think They Have It Handled**

*"Hey, I just did my own estate planning. As I was going through it, I realized we've never really talked about yours. I'd love to understand what's in place, and make sure there aren't any gaps. Can we look at this together?"*

Why this works: You're leading with your own action. You're not coming in with criticism. You're inviting collaboration.

#### **Script 2: For Parents Who Are (or may be) Afraid of Running Out of Money**

*"I know this is stressful. I'm not asking about this because I want your money. I'm asking because I love you, and I want to make sure you're*

*protected. Can we just talk about what's in place, so I can help if you ever need it?"*

Why this works: You name the fear directly. You take the "greedy kid" accusation off the table before it ever surfaces. And you frame it as protection, not inventory.

### **Script 3: For Estranged or Complicated Family Situations**

*"We don't have to solve everything today. I just want to start the conversation. Even a small one."*

Why this works: It removes the pressure. It acknowledges the complexity. And it opens a crack in the door without trying to kick it open.

### **Script 4: For Parents Who Get Defensive**

*"I'm not trying to take over. I just did my own estate planning and realized how important it is. I want to make sure our family has a real plan, one that actually works when we need it to."*

Why this works: You ground it in your own experience. You're not telling them they did something wrong. You're sharing what you learned.

### **Script 5: For the Boomer Opening the Door**

If you're the parent and you want to start the conversation, here's your script:

*"I want to make this easier for you. When I'm gone, I don't want you to be overwhelmed. Let's look at this together while we can."*

Why this works: It's an act of love, stated plainly. It removes the awkwardness because you're the one initiating. And it frames the conversation as something you're doing together, not something being done to you.

### **Script 6: For Siblings**

*"I think we should all be on the same page before anything happens. Not because we don't trust each other, but because clarity prevents conflict. Can we sit down together and make sure we all understand the plan?"*

Why this works: It normalizes the conversation among siblings. It preempts the suspicion that one sibling is trying to get an advantage. And it names the real benefit: clarity.

## After the Script: The First Step

Once the conversation is open, here's what you actually do:

### **Create an inventory.**

That's it. Don't make any rash decisions. Don't restructure anything. Don't call a financial advisor and start moving money around.

Just find out what's there.

Here's what you want to know:

- Where are the bank accounts? (List every institution.)
- Where are the retirement accounts? 401ks, IRAs, pensions?
- Is there life insurance? What kind? Where's the policy?
- Is there a will? A trust? When was it last updated?
- Who is named as executor or trustee?
- Who are the beneficiaries on each account?
- Where are the physical documents stored?
- Is there long-term care insurance?
- What are the monthly expenses and income sources?
- Who are the key professionals? (Attorney, financial advisor, CPA, insurance agent)
- Are there any debts? Mortgages? Lines of credit?
- What digital accounts exist? (Email, banking, investment portals, social media)
- What are the passwords, or where are they stored?

This is not a one-conversation task. It might take several conversations. That's fine. The goal is to get everything into one place, so that when the time comes, you're not searching. You're executing.

**CALLOUT:** Think of the inventory as a love letter to your future self. Right now, you have the luxury of time, clarity, and access to the people who know the answers. Don't waste it.

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# PART 6: Your Next Step

## It Starts With You

I've said it throughout this guide, and I'll say it one more time: the first step is not to sit your parents down. The first step is to do your own estate planning.

This is not optional, and it's not just about legal documents.

When you go through the Life and Legacy Planning process, you don't just sign papers. You go through a complete inventory of your life: your assets, your values, your wishes, your stories. You create something that actually means something.

Here's what makes Life and Legacy Planning different from traditional estate planning:

**A Life and Legacy Inventory.** This goes beyond financial assets. It captures your values, your wishes, your stories, the things that make you *you*. Not just what you own, but what you believe, what you hope, and what you want to pass on.

**A Family Wealth Legacy Interview.** This is recorded voice messages and wishes for your family. And I want to tell you why this matters to me personally. When my father died, I had one voicemail from him. One. And I would have given anything to have more of his voice, his words, his stories. That voicemail was the most precious thing I owned, and then my phone broke and I lost it. That experience is why this interview exists. So your family never has to wonder what you would have said.

**Letters to everyone named in your plan.** Not legal jargon. Real letters. So your executor, your trustees, your guardians, your beneficiaries know exactly what to do and exactly what you were thinking when you made your decisions.

**Family meetings over time.** Because a plan that sits in a drawer is not a plan. Life changes. People change. Laws change. Your plan needs to breathe. It needs to evolve. And your family needs to stay connected to it, and to each other.

This is what I mean when I say this is a living, breathing plan. Not documents in a drawer. A relationship with your family's future.

## Three Ways to Get Started

### Option 1: Watch My Free Masterclass

It's called "*Don't Let Your Estate Plan, Will or Trust Fail the People You Love*," and it covers everything I've talked about in this guide, plus more.

**Watch it here:** <https://personalfamilylawyer.com/masterclass-with-ali-katz-replay>

After watching, you can get your Family Wealth Protection Plan and get connected to a lawyer you'll love. Someone who actually cares about getting it right.

### Option 2: Join a Live Masterclass

I hold live estate planning masterclasses twice a month. These are interactive, personal, and a great way to get your questions answered in real time.

### Option 3: Find a Personal Family Lawyer

If you already know you need help, find a Personal Family Lawyer in your area. These are attorneys I've trained in the Life and Legacy Planning process. They will guide you through:

- **Education first.** You'll understand what you're doing and why, not just sign where someone points.
- **A real counseling conversation.** Not search-and-replace templates. A genuine conversation about your life, your family, and your wishes.
- **Proper execution.** Every detail checked, every asset properly titled, every beneficiary designation reviewed.
- **An ongoing relationship.** Your plan is reviewed every three years, because a plan that isn't maintained is a plan that fails.

## My Promise to You

I make hard things easier. That's what I do. That's what I've spent my career doing.

This is the hard thing. The money conversation. The estate planning. The facing your own mortality and your parents' mortality and your family's future all at once.

It's a lot.

Let me help you make it easier.

Because on the other side of this conversation is something beautiful. It's clarity. It's peace of mind. It's the knowledge that your family is protected. It's the experience of sitting down with the people you love and actually talking about what matters.

Not someday. Not when it's too late.

Now.

I'll be here when you're ready.

**With love,**

**Ali Katz**