

# Estate Conversation Starter

Organize beneficiaries, account ownership, liquidity, tax records, insurance, estate documents, family questions, and professional boundaries before money moves.

**BEST FOR**

Receiving an inheritance, preparing estate questions, or acting as executor.

**USEFUL OUTPUT**

A calmer first list of records, roles, and questions.

**Before anything moves, make the decision visible.**

Income

Tax

Portfolio

Insurance

Estate

Documents

Advisor fit

Next action

This worksheet is for preparation and conversation only. Do not enter SIDs, account numbers, passwords, trade instructions, full statements, or tax slips. Confirm the secure route before sending sensitive records.

## Pause before moving money

- Identify executor, beneficiaries, account ownership, debts, tax records, and liquidity needs
- Confirm what documents exist and who has authority
- Separate emotional decisions from legal, tax, and account steps

## Coordinate professionals

- Financial planning can organize accounts, liquidity, insurance, and beneficiary questions
- Lawyer handles legal drafting and legal advice
- Accountant or tax specialist handles tax calculations and filings

Area	Question	What to clarify
Receiving inheritance	Tax, debts, timing, account type	Do not invest or gift before facts are clear.
Executor role	Authority, documents, deadlines	Legal and tax support may be required.
Beneficiaries	Account titles and designations	Confirm before changing anything.
Liquidity	Taxes, estate costs, cash needs	Map before moving assets.

## Notes for the first conversation

---



---



---



---

This worksheet is for preparation and conversation only. Do not enter SINS, account numbers, passwords, trade instructions, full statements, or tax slips. Confirm the secure route before sending sensitive records.