



Conversation Script: Talking to Loved Ones About Your Plan

Tips for a Good Conversation

- Choose a calm, private moment (not during a crisis, holiday, or when tensions are high).
 - Bring some notes to help you organize your thoughts.
 - Gather resources to share, and after you share them, be willing to allow some time for the person to review it and think about the topic on their own.
 - Be honest but reassuring — this is about peace of mind.
 - Don't try to solve everything in one talk.
 - Let them ask questions and share their thoughts.
-

If You're Talking to Your Adult Children

Sample Script:

"I've been working on my estate plan lately — not because anything is wrong, but because I want to make things easier for you down the road. It's really important to me that you're not left with questions or confusion. I'd love to share a few things with you so you know what to expect — and so you can ask anything you need to."

- Reassure them you're healthy (if true) — this isn't bad news.
 - Keep it about *love* and *responsibility*, not fear or control.
-

If You're Talking to Aging Parents

Sample Script:

"I've been learning about estate planning lately, and it made me realize how important it is to have a clear plan in place. I know this isn't always easy to talk about, but I want to make sure you're supported in whatever way you need. Have you made a plan yet? Is there anything you'd like help with?"

- Offer help, not pressure.
- Focus on your desire to **honor them** and help them stay in control.

- **Be patient.** This may take several conversations over months or years, as this is a challenging or even frightening topic for many people.
 - Be ready to offer resources (You can refer them to the NJC email course or to the other resources from our website www.njcsda.org/trust-services).
-

If You're Talking to Your Spouse

Sample Script:

"I've been thinking a lot about our future and what we want to leave behind — for our kids, for the causes we care about, and for each other. I think it's time we work on (or update) our estate plan. Would you be willing to talk about it together this week?"

- Emphasize shared goals and values.
 - You can start small — even just reviewing your wills or beneficiaries.
 - If they are resistant to talking about this topic with you, ask if they can share why they feel that way.
 - Be patient and don't expect to have it all planned out in one discussion.
-

Additional Sample Questions:

Questions for Adult Children

These help prepare them for responsibilities they may carry (executor, power of attorney, etc.) and reduce confusion or stress later.

About Your Estate Plan:

- Do you know where we keep our important documents (will, power of attorney, insurance)?
- Would you like to know who we've chosen as our executor and why?
- Have you ever been an executor for someone? Do you have questions about what it involves?
- Are there things you'd want to know ahead of time, like funeral wishes or how to access accounts?

About Their Role:

- Would you feel comfortable being a power of attorney or executor? Would you prefer not to?
- Is there anything you'd want to ask about our financial situation — not amounts, but just how things are organized?

Family Communication:

- Would you like us to have a family meeting about this, or would you prefer private conversations?
 - Are there any concerns or questions you've had but haven't known how to bring up?
-

Questions to Ask Aging Parents

These help you assess whether your parents have a plan and open the door for support — without pressure or judgment.

About Their Plan:

- Have you made a will or trust? Do you remember when it was last updated?
- Do you have someone named as your power of attorney and healthcare proxy?
- Where do you keep your important documents, like insurance or property deeds?
- Have you thought about what you want for your memorial or funeral?

About Their Wishes:

- Are there specific things you'd want to pass on — not just valuables, but family stories or traditions?
- Have you thought about supporting your church or favorite charity through your estate?
- Are there certain people you'd like to care for financially, like grandchildren or a special family member?

Offering Help:

- Would you like help reviewing your documents or organizing them?
- If something ever happened, is there anything you'd want us to know ahead of time?
- Would you feel better if we talked to an estate planner together?

Questions to Ask Your Spouse or Partner

These open up shared conversations about values, finances, and preparedness.

Planning Together:

- Have we updated our wills since [event] (marriage, kids, retirement, moving, etc.)?
- Do we agree on who should be our executor and who should have power of attorney?
- What's your biggest concern if something happens to one of us?

Financial and Faith Values:

- Do you want to include giving in our estate plan — like to our church, missions, or causes we support?
- What kind of legacy do you hope we leave for our kids or grandchildren?
- Are there stories or faith lessons you want to pass down through a letter or video?

Practical Considerations:

- Do we both know how to access our accounts and bills?
- Where should we store all our estate documents and instructions?
- Would you feel better if we talked to a planner or attorney to make sure everything's in order?