WAR ROOM

CLARITY. CONFIDENCE. COORDINATED EXECUTION. Simplifying sophisticated financial strategies for business owners, investors, and our families. Educational resource designed to help you bridge coordination gaps between tax, legal, and investments—with your family and the professionals who serve you.

WAR ROOM / ESTATE PLAN FINANCIAL COORDINATION ASSESSMENT

What could still keep your estate plan from working the way you intend?

Prepared for: Jordan Client

Prepared by: Alex Attorney · Example Law Firm

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Return year: Not applicable — estate assessment

Source: *Synthetic selected ranges, assumptions not verified. For illustrative and educational purposes only.*

Coordination gaps identified One or more items deserve coordinated follow-through before you assume your legal instructions and financial implementation fully align.

Seven observations + estimated financial impact at trigger event

Each selected value range is translated into an illustrative impact range using a simple stated assumption. The seven ranges may overlap and are intentionally not totaled. They are napkin-math examples of potential gain, savings, cost avoided, or value protected—not forecasts, fee quotes, or promised results.

Core documents and incapacity authority

POTENTIAL IMPACT / PROTECTION
$100–$250

You flagged a gap. If incapacity or death happened tomorrow, would the right person have the authority—and the right document— to act for you without delay?

Numbers behind this example: $10,000–$25,000. Example calculation: $10,000–$25,000 × illustrative 1% delay, administration or professional-friction scenario.

CONCERN

Account ownership and trust funding

POTENTIAL IMPACT / PROTECTION
$15,000–$30,000

This part of your plan still needs a clear answer. A trust cannot control an asset that was never coordinated with it. Could one of your accounts or investments end up outside the plan you paid to create?

Numbers behind this example: $500,000–$1 million. Example calculation: Florida ordinary-attorney- fee schedule applied across the selected range. Fees are negotiable and not every asset is probate property.

NEEDS VERIFICATION

Real estate transfer instructions

POTENTIAL IMPACT / PROTECTION
$3,000–$7,500

You marked this as not applying to you. Keep the reason with your records and confirm it with the appropriate professional.

Numbers behind this example: $100,000–$250,000. Example calculation: Florida ordinary-attorney- fee schedule applied across the selected range. Fees are negotiable and not every asset is probate property.

NOT APPLICABLE

Primary and contingent beneficiaries

POTENTIAL IMPACT / PROTECTION
$25,000–$50,000

You told us that your primary and contingent beneficiary designations have been reviewed and aligned with your wishes.

Numbers behind this example: $250,000–$500,000. Example calculation: $250,000–$500,000 × illustrative 10-point tax-rate spread. This can frame lifetime RMD and inherited- distribution planning; Roth conversion itself may create current taxable income.

VERIFIED

Life-insurance ownership and liquidity

POTENTIAL IMPACT / PROTECTION
$2,500–$5,000

You flagged a gap. You can be wealthy on paper and still leave your family short of usable cash at the worst possible time. Will the right money be available to the right person when bills arrive?

Numbers behind this example: $50,000–$100,000. Example calculation: $50,000–$100,000 × illustrative 5% borrowing, forced-sale or liquidity-friction scenario.

CONCERN

Special family and business circumstances

POTENTIAL IMPACT / PROTECTION
$25,000–$50,000

This part of your plan still needs a clear answer. Blended families, minors, special needs or a family business can make “equal” very different from “fair.” Has your plan deliberately solved those conflicts before your family has to?

Numbers behind this example: $250,000–$500,000. Example calculation: $250,000–$500,000 × illustrative 10% equalization, valuation-discount or dispute-friction scenario.

NEEDS VERIFICATION

Legal and financial implementation review

POTENTIAL IMPACT / PROTECTION
$3,000–$7,500

You told us that the legal plan and the financial implementation have been reviewed together.

Numbers behind this example: $100,000–$250,000. Example calculation: Florida ordinary-attorney- fee schedule applied across the selected range. Fees are negotiable and not every asset is probate property.

VERIFIED

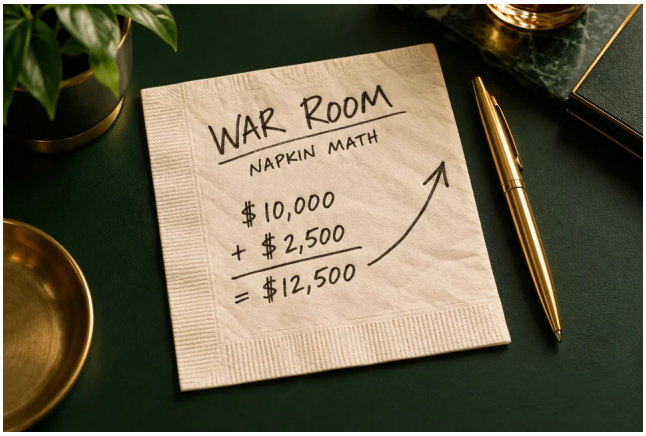
You indicated that implementation has been reviewed — preserve the evidence. Signing your legal documents can be the biggest step. The final step is verifying that your accounts, beneficiaries, insurance, liquidity, titles and other financial instructions actually match what your documents say should happen.

Coordination gaps



4 of seven items need follow-through. Bring the marked observations to your attorney and financial advisor.

Napkin math



Use the seven illustrations in this report as discussion starters. They may overlap; do not add them together. Image example only. Its $12,500 is not your result. Unquantified values remain unknown.

This material is educational and illustrative in nature only. It does not provide tax, legal, financial, investment or insurance advice and is designed to supplement—not replace—the tax, financial and legal advice of your coordinated team of qualified professionals.

89 yards is a great drive. It is not a touchdown. Your estate plan can be beautifully drafted and still stop short if the financial implementation never reaches the end zone.

The final 11 yards matter. Your attorney can create the legal instructions. But your retirement accounts, investment registrations, beneficiary forms, insurance, trust funding, available cash and business interests live in the financial world. If those pieces are not deliberately coordinated, you or your family may discover the gap only after incapacity or death—when every fix is harder, slower and more emotional.

Your legal intent What your documents say should happen. →

Your financial implementation How your accounts, beneficiaries, assets

and liquidity are actually arranged.

→

Coordinated execution Evidence that your legal and financial

instructions tell the same story.

How long should you wait?

These seven illustrations are not meant to be added together, and no one is suggesting every strategy will apply to you. But if even a fraction of one or two potential impacts could become real—or one unnecessary fee, tax, delay, loss of control or coordination mistake could be prevented—the review may be worth doing.

Once your estate attorney has completed your legal plan, strongly consider a comprehensive financial review. Your estate documents are only one part of the outcome. A comprehensive financial advisor can help you verify that your accounts, beneficiaries, retirement plans, insurance, liquidity, trust funding, tax-sensitive decisions and implementation steps actually support the plan your attorney created.

If you already have a comprehensive financial advisor who works well with your estate attorney: bring this assessment to them and ask for a coordinated review of every item that is marked Concern or Needs Verification.

If you do not have one: look for a comprehensive financial advisor in your area who is comfortable working directly with your estate attorney and tax professional. The goal is not a product conversation. The goal is to make sure your legal, tax and financial decisions work together.

If you would like another professional opinion in Ocala: Chris Cahill, Financial Advisor with Edward Jones in Ocala, Florida, is an Ocala native with nearly three decades of industry experience. He is available as one local resource if you need help reviewing the financial side of your estate plan and coordinating next steps with your professional team. Call or text Chris at 352-354-4289.

The real question is not whether every strategy applies. It is how long you want to leave the ones that do apply unreviewed.

Clarity → Confidence → Coordinated Execution.

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*(Any illustrations that have been provided up to this point have not been made by nor endorsed by Chris Cahill. Speak with your professional advisors for tailored advice.)