

Do You Have an Estate Plan?

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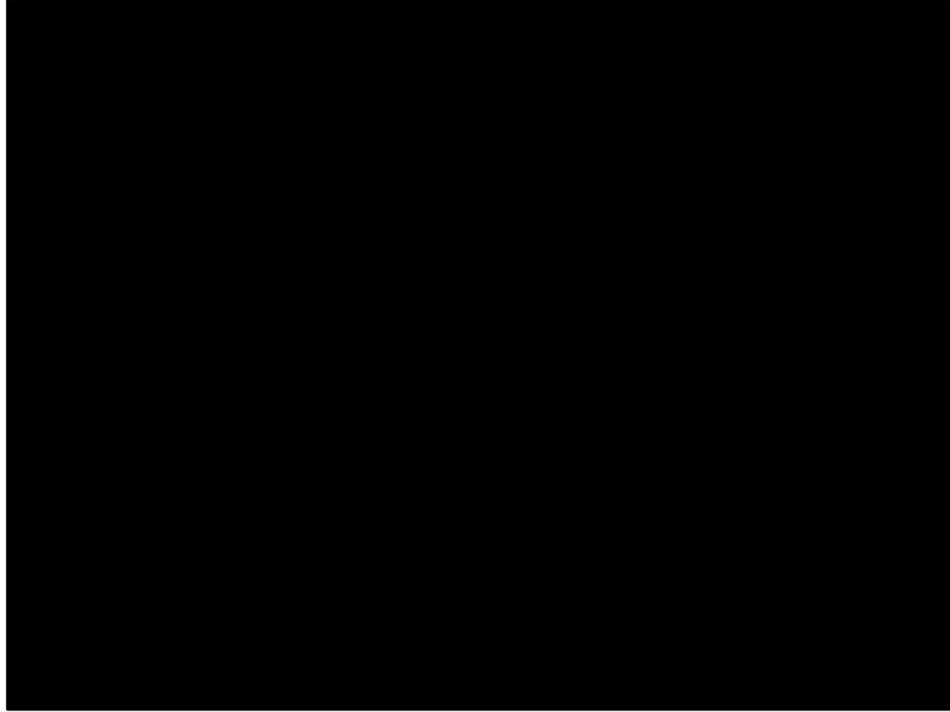
Lady putting flowers on her mother's grave hears a moaning. He finds a man hunched over another man's grave repeating "Why did you die? Why did you die."

Seeing the man was in real pain, the woman sought to console him. "Sir, if I may ask, how did you know the man?"

His reply, "I didn't."

She was very perplexed, so she continued to dig a little. "Sir, your grief is obvious. I don't quite understand if you did not know this man."

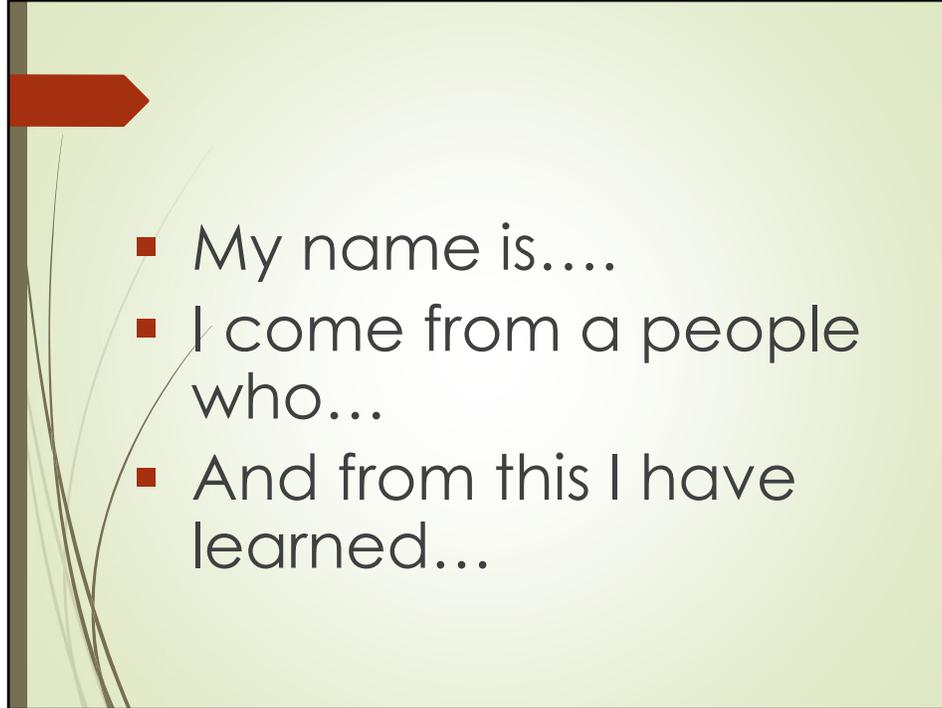
The man replied, "This man was my wife's first husband."



So, let's say someone needs to get their legal documents. Tell me what they would do...

Great.

Now, let's stop and back up for a minute. I need a few blind volunteers...



Here is what we are going to do....

My Name is Angela Robinson

I come from a people who never took “no” for an answer.

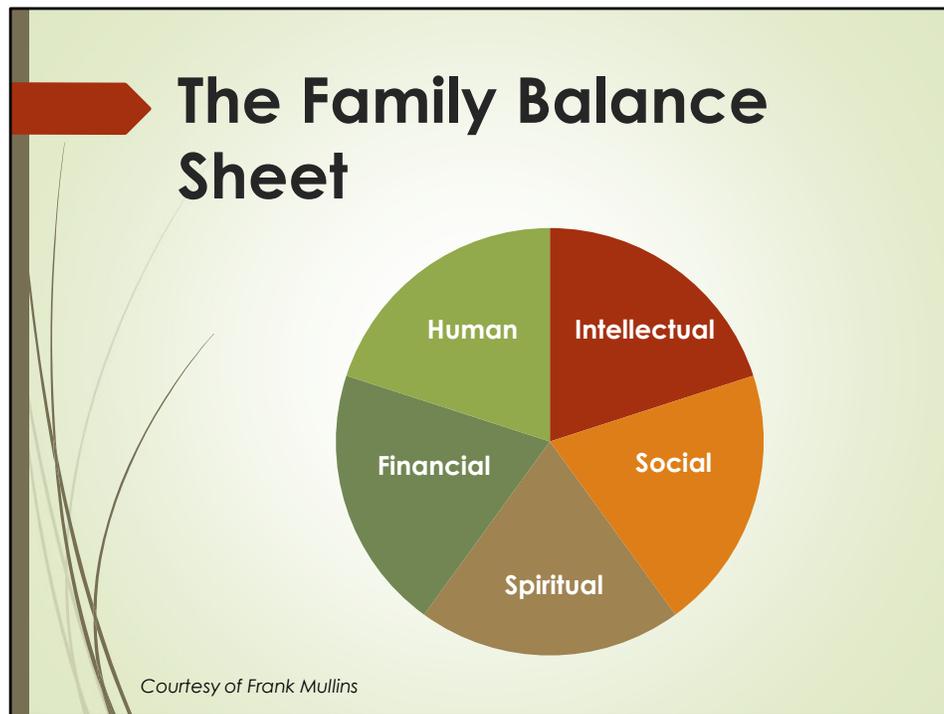
Many of you may know my dad’s story. He came from a very poor home. His parents were raised in the depression chose to cling to what was in front of them. They all worked hard to keep things going—my dad included. We were coming back from a funeral one day and he drove us out to where he spent most of his childhood. He told us about this tree. This specific tree was where his choices began. He sat there knowing there was a better way and had a dream...someday he would have a thousand acres out his front door and a lake out his back. If you have been to one of the BBQ’s, you know the ending to this story.

My mom, which most of probably don’t know her story, was abandoned with her two older siblings... by her mother as a toddler. Her dad remarried—what she said was more out of necessity to help take care of them. Well, you know the story of Cinderella...I don’t think this step-mom was far off from the character in that story...and maybe worse. Life was anything but a fairy-tale and her dad was not a hero. But...there was a happy ending...my mom chose to heal her relationship with her father years later. And she chose to be a great mom when it came her time.

And from all of this I have learned...

We have a choice, especially in this great nation. We have choice to break chains of bondage, break generational curses on our families.

We have a choice to build a life we LOVE. We have a choice to do everything with purpose—live Life on purpose.



Years ago Frank Mullins joined us for a luncheon/dinner. He shared this. Do any of you remember this? This is the Family Capital

Human—Who you are, your gifts, what made you who you are, your story-- the wisdom you have gained throughout your life (those little things you have just figured out at age 70 😊)

Intellectual- What you have learned; what were your biggest successes, how did you get there? What were you biggest failures? How did you survive them?

Social- The people in your life. Who are the most important people (sometimes outside a family) What have they taught you? How have they taught you?

Spiritual- Let me tell you bout my Jesus... Where did you find him? How? What hardships came along way? Where did faith step in when you couldn't? How are you giving back? Why are you giving back?

Financial-The results of that hard work, blood, sweat an tears over the years.

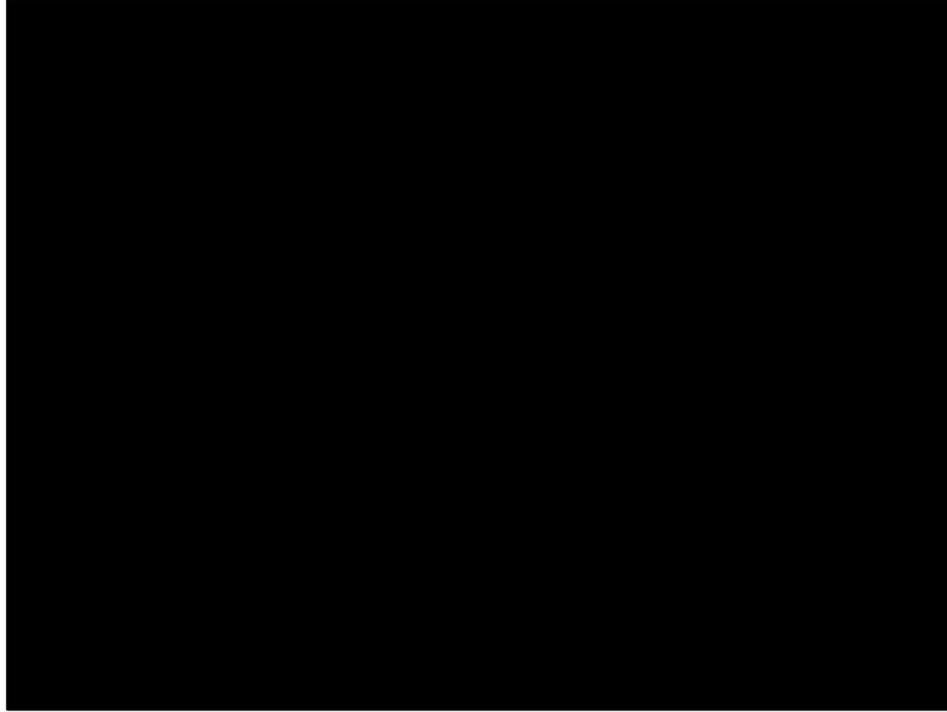
Now....I want everyone to do something for me. Look at each of these again.....

I am going to ask you question, but don't answer out loud.

If you could guarantee that you could pass on every one of these pieces of capital to your children-family....every one, BUT ONE. Which one would you leave out?

>>>>>>>

Now...did anyone not pick financial?



Is it okay if I tell you another story....

I was in San Antonio about to share this same concept with a study group of some of the most successful advisors across the nation. This is a very special group of 18 men and two women. The intellectual capital among the group is unbelievable. After two days, my head is swimming... and I cannot tell you the value this group has added to what we do.

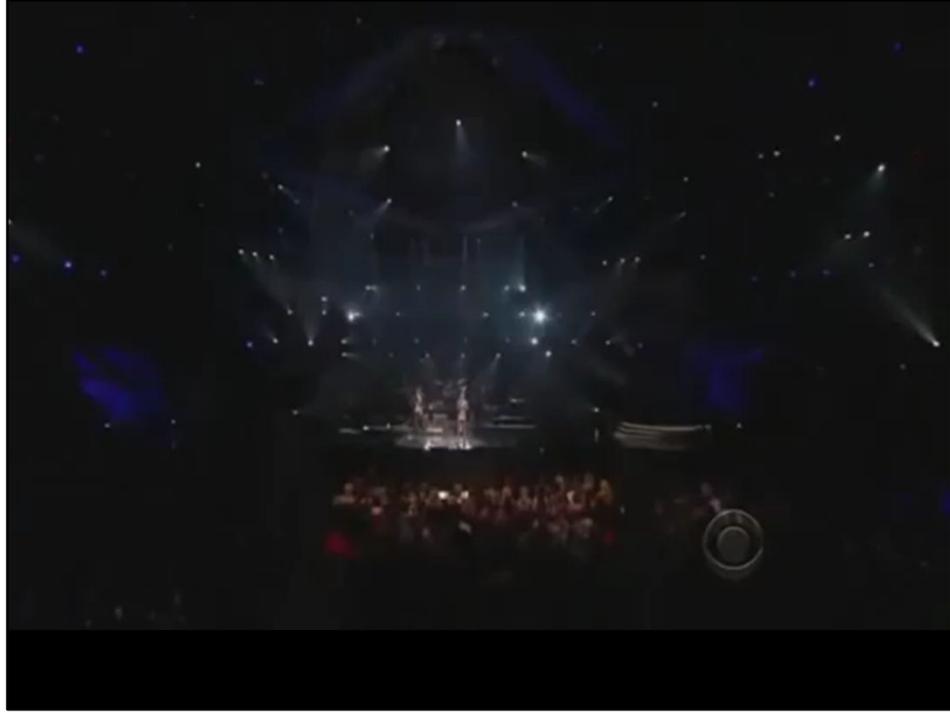
Thanks to James and Susan...Dale and Vickie... for their efforts to help me get accepted.

Anyway...right before I walked into the meeting that morning, I received a YouTube on a text from a woman on a prayer chain I have the honor to be part of.

This particular YouTube was first shown to me by grandmother. This is my mom's "third" mom, but who became her true mom and my true grandmother. We were very close. She had developed Aphasia and was in a care facility. Unable to really communicate, she pointed to a DVD she wanted me to put in and watch with her. It was this video.

We watched it together, and cried together. And she passed soon after. At her funeral...which she had completely lined out, here played this song....it was a final gift from her to me to know we would see each other again. She was going home and she wanted

me someday to come with her.



As I watched this the other day—this hits a lot of emotions as we sit here in America in 2022...beside the point.



My grandmother left me a legacy and it had nothing to do with a legal document. She left me a legacy I am sharing 7 years later, and I will continue to share every time I hear that song...

My children don't know her...but happened to come just as I was putting this together...and we watched it again!



Well...the first thing is not to START with your legal documents.....

4 Pillars of Family Continuity

1. Shared Vision
2. Knowledge of Family History
3. Financial Literacy
4. Communication and Genuine Trust

This was in a long lost article in the Wall Street Journal years ago, but is truer now than ever before.

Families that succeed generation after generation do these four things....

This is where “Truth and Grace” begins.

1. All progress starts by telling the truth- Dan Sullivan
2. Every family needs grace. It doesn't mean you ignore the elephant in the room

So truth...where would you rank your family in each of these areas?
Where do you need to begin?



I recently heard a professional in our industry say--We live in a day and age of specialization, where generalization is no longer valuable.

I would agree that we live in a day and age of specialization, but not at all with his statement.

With the vast amount of information out—not just with professionals, but the internet...you can find almost any information you need...or you think you need.... We have, in some ways reverted back to the 80's...

Do you remember the time when you had a question—you called the specialist? Your on or two stockbrokers, your insurance guy, your banker....

The problem is that sometimes the question you are asking might not be the question that needs to be asked. Really, your life and the needs of your life are like this jigsaw puzzle. Now, tell me what is the most important part of a jigsaw puzzle?

The cover!

So, which specialist knows your cover? I doubt any of them do. So when it comes to your

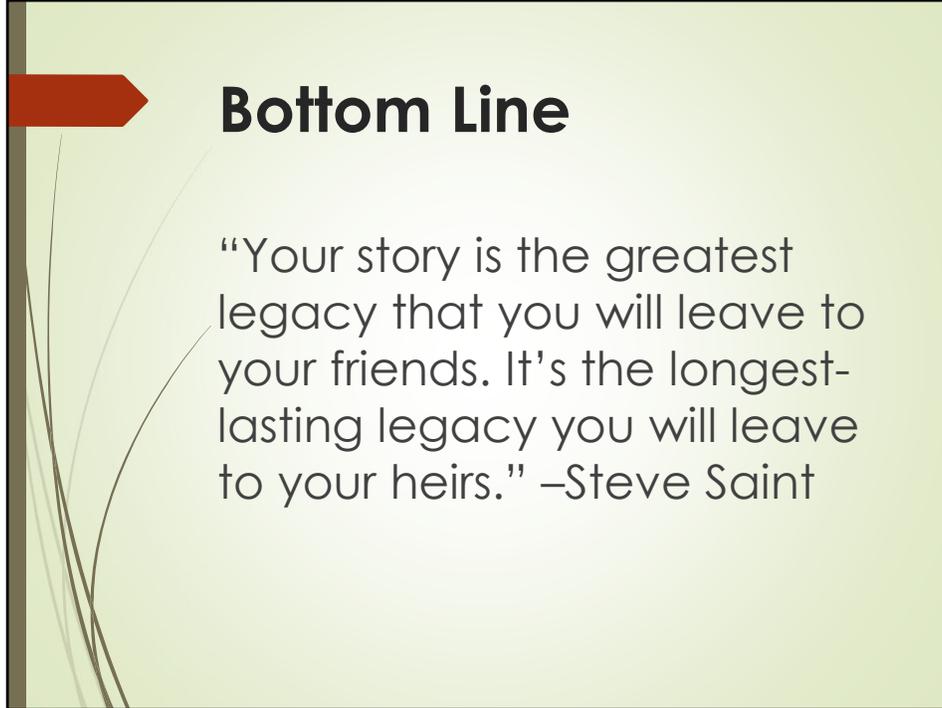
estate plan, it is no different...you need the specialists, the pieces, but now without someone who knows what the cover is supposed to be.



My goal today is this....to challenge as to what it means to have an estate plan

Because the reality is you can have a superb estate plan written by the top professionals and really not have one at all.

Truth: You have an opportunity to save your family or destroy it. So, how will it play out.



Bottom Line

“Your story is the greatest legacy that you will leave to your friends. It’s the longest-lasting legacy you will leave to your heirs.” –Steve Saint

You gave your children the gift of life...leave them with another....

Thank You



Scan the QR Code to fill
out the online Legacy
Planning Questionnaire

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