

# Cozy Chats About Your Client’s Legacy: Planning for Peace of Mind

## 12 Steps to Guide Your Clients Through Estate Planning This Holiday Season

*“On the first day of Christmas, my true love gave to me a partridge in a pear tree.”*

—The Twelve Days of Christmas

The popular holiday tune “The Twelve Days of Christmas” was inspired by the 12-day liturgical season in Christianity known as Christmastide that runs for 12 nights, from December 25 to January 5.<sup>1</sup> It was established by the Church and later became the basis for a period of feasts in medieval and Tudor England and for an English folk song.<sup>2</sup> The modern version of the song we are familiar with was not written until 1909.<sup>3</sup>

According to the song’s lyrics, the singer receives a total of 364 gifts—from turtle doves to dancing ladies—none of which are particularly practical or useful during an already hectic time of year. The gifts that truly matter tend to be those that are not material at all. Among the most valuable gifts advisors can give their clients are guidance, clarity, and peace of mind that last well beyond year-end festivities. As you connect with your clients during the holiday season, keep these 12 simple yet actionable steps in mind as you help them plan for their future.

**1. Get on their calendar.** Schedule a dedicated planning session with each client to identify or review priorities, values, and objectives. This foundation ensures that every recommendation you make aligns with what matters most to them.

**2. Be an active partner and resource.** Help clients gather essential personal, family, and financial information, including names, birthdates, and contact details of key loved ones. When appropriate, encourage spouses or family members to join in the process early. Including them early helps ensure that everyone understands the client’s intentions, avoids misunderstandings, and reduces the risk of surprises or conflict later.

**3. Serve as a sounding board.** Assist clients in evaluating potential fiduciaries for their estate plan (for example, successor trustees, agents under powers of attorney, executors, or personal representatives) and clarifying their short- and long-term goals, including charitable gifts, blended family considerations, or planning for special-needs beneficiaries.

**4. Offer perspective.** Take a step back and conduct an initial financial review to test whether their plan’s current structures support long-term preservation, liquidity needs, and legacy goals.

**5. Dig into the details.** Walk clients through the preparation of a comprehensive inventory of their assets, liabilities, insurance, and digital accounts, ensuring that nothing is overlooked when their estate plan is created.

**6. Set things in motion.** Outline potential estate planning strategies such as lifetime gifting approaches, trust structures, insurance solutions, or business succession plans, and discuss

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<sup>1</sup> Catherine Boeckmann, *And when does the 12 days of Christmas start?*, Almanac (Dec. 27, 2024), <https://www.almanac.com/what-are-12-days-christmas>.

<sup>2</sup> *Id.*

<sup>3</sup> Meghan Jones, *What Are the 12 Days of Christmas, and What Do They Mean?*, Reader’s Digest (Sept. 9, 2025), <https://www.rd.com/article/where-do-12-days-of-christmas-come-from>.

how these ideas, when reviewed with the client's attorney or tax professional, can actively support their future needs and unique circumstances.

**7. Bring a spirit of collaboration.** Recommend or facilitate a triage meeting with an estate planning attorney and other key advisors. This coordinated approach ensures that the client's legal documents accurately reflect their financial reality, family dynamics, and long-term intentions—aligning every piece of the plan before the new year begins.

**8. Cover all the bases.** Help ensure that every asset and account aligns with the client's estate plan. This to-do list may include coordinating trust funding, retitling assets, and confirming beneficiary designations so the executed documents legally control the intended assets when the time comes.

**9. Bridge the gap.** Shepherd clients through the document execution process, confirming that signings, witnesses, and notarizations are properly handled and outlining the next steps to fully bring their plan to life and ensure that it is legally enforceable.

**10. Foster communication.** Encourage clients to share essential information with fiduciaries and beneficiaries, such as the location of documents, the roles assigned, and any basic instructions that will facilitate administration and minimize confusion in a crisis.

**11. Suggest safeguards.** Recommend secure storage (both physical and digital) of all estate planning documents and asset inventories, and create an indexed summary or access plan that enables executors and agents to quickly locate the necessary information.

**12. Develop a routine.** Establish a recurring review schedule that is annual or event-driven (e.g., marriage, birth, sale of business, new residence) to keep clients' plans current with their lives and the law.

### **The Greatest Gift You Can Give Your Clients**

We get to know our clients so we can serve them better. To best guide them toward the future they envision, we need to know about their past and present.

It takes time—much longer than 12 days or 12 meetings—to truly get to know a client. The process works best when approached thoughtfully, step by step, and with a personal touch that is more helpful than salesy, and always in language clients can relate to.

This holiday season, amid year-end reflections and shopping frenzies, advisors can give clients something lasting: peace of mind through planning.