

## **Planning Around Clutter: Tools Advisors Can Use Without Overstepping**

People often accumulate personal belongings over time, from everyday items to sentimental keepsakes. While these possessions may seem harmless, they can complicate estate planning, slow administration, and create difficult decisions for heirs if not proactively addressed.

Advisors do not need to tackle these issues alone or impose drastic changes on clients. Instead, they can provide guidance and tools that help clients organize, document, and plan for their personal property in a way that preserves both value and family relationships.

The goal is to make the process manageable and collaborative, enabling clients to take control of their estate without feeling judged or pressured.

### **How to Address Personal Property Planning with Clients**

Advisors rarely benefit from asking blunt questions such as, “Do you have too much stuff?” Such phrasing can feel judgmental and is difficult for clients to answer objectively. Instead, the conversation should focus on anticipating potential estate planning challenges and identifying practical steps that the client can take to better manage their personal property.

Financial advisors can approach the topic in a planning-focused way, using observations and client cues to guide the conversation. Emphasizing organization, documentation, and clarity can support the client’s estate plan, reduce the administrative burden, and help heirs manage personal property more efficiently.

The strategies below provide practical ways for advisors to raise the issue sensitively and collaboratively.

**Start with neutral, planning-focused questions.** Instead of focusing directly on a client’s living environment, advisors can incorporate some of the following questions about personal property into broader planning discussions:

- Do you have any collections, valuables, or unique personal property that should be accounted for in your estate plan?
- Are any of your belongings stored in multiple locations, such as storage units or second homes?
- Would it be easy for someone else to identify and access important items or documents if needed?
- Do you anticipate that managing or distributing your personal property could take significant time or coordination?

These types of questions can help to reveal potential challenges and guide the conversation toward appropriate planning strategies.

**Encourage documentation and basic organization.** When clients acknowledge having a significant amount of personal property, advisors can focus the conversation on organization and clarity rather than reduction. Suggested steps for clients include:

- Creating a basic inventory of valuable or meaningful items
- Using photos or written lists to document what exists and where it is located
- Coordinating with estate planning counsel to document how specific items should be distributed, when appropriate

Framing these steps in terms of efficiency and clarity can help clients understand the benefit to their heirs and the overall administration of their estate.

**Emphasize ease of administration for family members.** Position planning as a way to simplify responsibilities for heirs and fiduciaries. Highlighting the impact on others, instead of the client's habits, can make the conversation feel more constructive and less judgmental. Advisors can reinforce this approach through the following client conversations:

- Discussing how organizing personal property now can reduce the burden on family members and fiduciaries later
- Focusing on minimizing confusion, delays, and potential conflict during estate administration
- Presenting organization as a best practice for ensuring that the client's intentions are carried out efficiently

For receptive clients, advisors may also consider sharing relevant data points or educational resources to reinforce the importance of planning and provide additional context.

**Suggest involving outside professionals when appropriate.** As conversations progress, advisors can introduce the idea of coordinating with an estate planning attorney to address legal documentation such as wills, trusts, and provisions governing personal property. In addition, advisors may suggest other professionals who can assist with the practical aspects of managing and organizing belongings, including any of the following:

- Senior move managers
- Estate sale professionals
- Professional organizers and cleanout services

Framing these resources as a part of a coordinated planning approach can help clients see their value. When appropriately positioned, these professionals can reduce stress, save time, and support more-efficient estate administration.

**Document the conversation.** Advisors should document discussions regarding personal property and estate planning, particularly when potential risks or client preferences are identified:

- Create a record of known risks related to personal property
- Preserve the client's stated intentions regarding belongings
- Clarify the guidance provided and the scope of the advisor's role

Thoughtful documentation supports continuity across the planning process. It can provide fiduciaries with a clearer starting point, reduce the likelihood of misunderstandings among heirs, and help ensure that key decisions are not overlooked or forgotten.

**Know when to involve an attorney.** Advisors should use their judgment to determine the right time to suggest consulting an estate planning attorney. Planning discussions must eventually translate into actionable steps, but clients who are hesitant or unprepared may need additional time or a different approach before engaging legal counsel.

Some clients may already recognize that accumulated personal property can complicate estate administration and understand that important decisions will eventually need to be made. Even if

no family disputes have arisen yet, clients are often aware that disorganization can create challenges for heirs and fiduciaries.

By identifying potential risks and guiding clients toward practical solutions, whether through organization, documentation, or professional coordination, advisors can help clients make informed decisions, reduce future administrative burdens, and support smoother estate planning outcomes.