



Is Proud to Present

**BEYOND MONEY –
LEAVING A LASTING
PERSONAL LEGACY**

*What You've Learned Is As
Important As What You've Earned*



An Inspiring How-to Presentation by
National Legacy Planning Expert Susan Turnbull

**THURSDAY, OCTOBER 12 | 6PM
SAN LUIS OBISPO COUNTRY CLUB**

At Wacker Wealth Partners, we think peace of mind comes not only from a well thought out investment and estate plan, but also from knowing that what's important to most people - family, friendships, faith, and values - will endure as well. Having accounted for financial investments, real estate, a business, or family heirlooms, there remains a softer, qualitative side of estate planning that takes us beyond "the numbers" and can provide a greater reason for being for future generations – a lasting personal legacy.

With this in mind, we are pleased to invite clients and community members to enjoy a special opportunity to learn about Personal Legacy Planning. Susan Turnbull, a national speaker, author, and noted expert on the topic will be our guest speaker on October 12, 2017 at the San Luis Obispo Country Club. At this special event, you are sure to be inspired while learning some tools and techniques for sharing your wealth of experience, wisdom, and insights with others.

As a further introduction to the topic of Personal Legacy Planning, we asked Susan to share her insights and experiences on the topic. We hope you enjoy the following Q&A and that you will join us on October 12.



RSVP for "Beyond Money – Leaving a Lasting Personal Legacy"

The event is complimentary but space is limited. Sign up ASAP.

Please feel free to invite family and friends for a very special evening.

To RSVP or for further information please call 805-541-1308
or email gabriella@wackerwealthpartners.com

Thursday, October 12 | 6PM | San Luis Obispo Country Club



Legacy Planning

Q&A

Wacker Wealth Partners Interviews Legacy Planning Expert Susan Turnbull

How does personal legacy planning relate to estate planning?

While most people think of estate planning strictly in terms of material wealth, legacy planning is much broader, incorporating the idea that heirs can also inherit intangible wealth like wisdom, perspective, a set of values, and an attachment to a larger family story. Truly complete legacy planning considers how to grow, preserve and transmit both the tangible and intangible wealth within a family.

Why is it important and what are the benefits?

If you ask people what's most important, they usually will not answer "money." The more common answers are family, relationships, and making a difference. There are statistics that show that children who grow up in a family with a broader context tend to have more self-confidence and self-awareness.

Why do you think there's a growing interest in documenting personal legacies?

In the dozen years I've been doing this, I have seen acknowledgement everywhere of this definition of "wealth." It's natural that as people age, they begin to ask themselves, "What has given my life meaning?" Genealogical sites such as Ancestry.com have really grown in popularity. StoryCorps and The Moth, which are both featured on NPR, illustrate the power of storytelling. There's a universal desire to feel attached to a larger story.

How does the process of legacy planning affect people's behaviors?

An interesting perspective often emerges when going through the legacy planning process. While it demands facing your own mortality, it's an exercise that can actually inspire a journey of self-awareness and self-fulfillment. But legacy is not about death or mortality. The creation of "legacy" is never ending over the course of our lives. The first way we create legacy is through our living examples, by how we naturally influence other people through our character and our everyday actions, conversations, decisions, and creations. For me, the legacy my grandmother gave me was a love of history. She didn't write out a document that said, "I hope you love history." Her love and passion for history were bestowed on me in real time. The process tends to make us ask, "Am I walking my talk?" If not, what can I do to change it?

What mediums do people use to document their legacy?

People are documenting their lives all the time now through social media. This is unintentional

legacy creation. What I'm talking about is intentional legacy planning where you give perspective and context to the facts of your life. Written communication works well: an ethical will, memoir, or autobiography. These days, we also have very accessible ways to document stories and communicate information through audio and video.

What is an ethical will?

The short answer is it's an 800-year-old tradition of creating a non-binding letter to your loved ones, setting down evidence of what is important to you and blessing their lives with an enduring record of your love. As a vehicle for your personal voice, it can be a valuable complement to formal legal documents.

What are some interesting ways you've seen people formally communicate their legacy?

Beyond the ethical will, the means to do this are as unique and imaginative as each individual. Some interesting examples include a family cookbook, setting up a trust to include a family vacation fund or vacation home, and creating a list of the 10 Things I Know to be True.

When's the best time to document someone's legacy?

If it's something that interests you and you see the benefit, there's no time like the present. Often people start thinking about documenting their own legacy in transition times: the death of a parent, the birth of a child or grandchild, maybe a career change or the sale of a business. Often it's at the time of creating an estate plan when they realize their descendants will get a lot of money and want them to make sure the money is not passed on without some healthy context and perspective. Many people are initially motivated by the desire to document the stories of their parents and share information essential to the family. I encourage legacy discussion at family gatherings like Thanksgiving. Sometimes you have to create a launch point for the discussion and then find a way to document it.

What are some simple steps to start documenting a personal legacy?

The value of getting started can't be underestimated, even with something small. For many people, that first thing is an expression of gratitude. What do you want to never go unsaid? Get it down. Add to it when time and inspiration allow, Consider your document or recording a work in progress. Don't wait until "later," because "later" may never come.

Are resources available if someone needs help doing this?

Yes, if you are uncomfortable doing this alone, it can make sense to work with professionals: a ghostwriter, a videographer, or a legacy coach. Following a guidebook is another option. It's ultimately best if a person's story is written in his or her own voice. That's the best case. And the minute you put something down it feels great— a feeling of satisfaction — an immediate reward.

