

Legacy Readiness Templates

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THE INDEPENDENT
WEALTH & LEGACY

SYSTEM



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Disclaimer

This resource is for educational and informational purposes only. The insights, templates, and examples are not legal, financial, medical, or tax advice and should not be construed as such. They are designed to provide clarity, thinking tools, and awareness to support independent decision-making. Readers should consult qualified professionals for the implementation of any legal or financial structure.

No specific outcomes are guaranteed.

Each resource is intentionally designed to be clear, not overwhelming, created in simple, focused sections that deliver small doses of deeply impactful insight you can actually use.

Preparing for Legacy Before It's Needed

Often people wait until a crisis or milestone to consider legacy, an unexpected death, a sudden financial event, or the moment wealth becomes visible. Waiting ensures decisions are reactive, stressful, and often irreversible.

Legacy readiness is not about reacting. It's about clarity today to prevent chaos tomorrow. These templates are designed to help you think about wealth as a system, not just a number, and to anticipate the decisions that will shape your family, your business, and your values over the long term.

The first insight most people miss: structure precedes protection. Without knowing what you already have and why, nothing added later will truly secure what matters.

The Concept of Intent in Legacy

Legacy begins with intent, not assets. What do you want your wealth to do? Who do you intend it to support? How does it reflect the values you care about most?

Consider two scenarios:

- Family A has accumulated assets but never clarified their purpose. After a sudden income loss, every decision is reactive; obligations compete with values.
- Family B spent time articulating intent. Even during disruption, every asset moves according to plan. Decisions are calm, deliberate, and aligned with long-term vision.

Intent creates leverage the ability to act consistently, even in uncertainty. Without it, wealth is a passive resource, exposed to circumstance rather than guided by design.

Legacy Intent Worksheet: Seeing What Really Matters

This template begins with an honest inventory.

Imagine you are filling it out and noticing assets you didn't realize you had digital assets, intellectual property, memberships, investments, and even community influence. The exercise reveals gaps and hidden leverage.

For example, a small family business may be considered "personal," but the family depends on it for income continuity. Noticing that link creates immediate awareness for contingency planning.

Insight: clarity comes from naming both tangible and intangible assets. Assets without names often remain invisible until they create friction.

Connecting Assets to Purpose

Knowing what exists is not enough. Each asset must have a defined purpose.

A car can be personal, business, or strategic (e.g., used to generate revenue). Real estate can be a primary residence, rental income, or a continuity asset for children.

By defining purpose, you avoid accidental exposure. A business vehicle used for personal errands may introduce unnecessary liability. A savings account intended for healthcare, if mixed with discretionary funds, dilutes its intent.

Insight: every asset should answer “what is it meant to do?” This aligns resources with long-term vision rather than short-term impulse.

Values as Anchors for Decisions

Assets alone do not define legacy. Values do.

Consider a family with three core principles: independence, education, and entrepreneurial growth.

Each asset is assessed against these principles:

- Does this asset reinforce independence?
- Could this asset support educational opportunities for family or business?
- Does it provide optionality for growth?

This process ensures that resources are not only preserved, but aligned with the ethos of the individual or family. Values become structural filters for decision-making.

Asset Awareness Map: Location and Access

Assets exist in multiple spheres: personal, business, and external (investments, joint ventures, or accounts held by third parties).

Scenario: A consulting business owner keeps revenue in personal accounts and relies on one accountant for visibility. A paused payment or oversight creates immediate stress.

By mapping where assets live, who can access them, and potential points of failure, you convert hidden exposure into visible, manageable elements.

Insight: clarity is actionable only when visibility meets responsibility.

Continuity and Resilience: Seeing Potential Fragility

It's not enough to list assets; you must imagine disruptions.

Scenario:

- A family's rental property provides monthly income. What happens if a tenant defaults or a repair exceeds the cash buffer?
- A small business owner relies on a single client. What happens if the client pauses payments?

Mapping continuity transforms stress into foresight. Assets can be structured to persist even under temporary shocks. This teaches readers the difference between fragility and resilience before a crisis occurs.

Decision Filters: Preserving Alignment Under Pressure

Assets must respond to decisions, not vice versa.

A proprietary filter can be applied:

- Alignment Filter: Does this decision respect purpose, values, and continuity?
- Exposure Filter: Does this choice create risk beyond intended boundaries?
- Recovery Filter: If the unexpected happens, will the asset still fulfill its role?

This is not a formula, it's a mental model. Practically applied, it allows the reader to evaluate opportunities and risks with a structured lens.

Multi-Sphere Awareness: Personal, Business, External

Assets interact. A personal liability can affect business, a business failure can affect personal liquidity, and external investments can create obligations.

Example: An entrepreneur unknowingly co-signed a lease for a business partner. When the partner defaulted, personal credit and cash flow were impacted. Visibility in advance could have prevented the exposure.

Insight: Mapping interactions between spheres is rare and yet it is one of the most powerful early-warning mechanisms for preserving legacy.

Structural Independence

The ultimate purpose of these templates is independence:
the ability to act without reactive stress.

Structural independence is not about wealth magnitude. It is about visibility, clarity, and control over options. By using the Legacy Intent Worksheet, Asset Awareness Map, and continuity thinking together, readers gain the capacity to act deliberately under pressure.

They no longer guess. They no longer react. They operate from design, not default.

Forward View: Using Templates Daily

These templates are not one-time exercises. They are living tools.

When used regularly, they reveal patterns, risks, and hidden opportunities that traditional financial planning misses. Daily application builds clarity, improves decisions, and fosters peace of mind.

This final insight is rarely shared: legacy preservation is a rhythm, not a product. It is the repeated practice of seeing what exists, evaluating alignment, and maintaining structural clarity.

By the end of this module, readers will be able to:

- See all assets across spheres
- Align each asset with purpose and values
- Anticipate potential disruption
- Make deliberate decisions under uncertainty
- Begin today to act with clarity and confidence