

COMPLIMENTARY
GUIDE



PREPARE
TODAY
—
PROTECT
TOMORROW

ESTATE PLANNING

— Starter Guide —

COMPLIMENTARY ESTATE PLANNING GUIDE

A Simple, Step-by-Step Guide to
Protecting Your Family, Home,
Finances, and Future



- ✓ Protect What Matters Most
- ✓ Organize Important Information
- ✓ Plan with Confidence
- ✓ Create Peace of Mind



— D.L. HARRIS —

EMPOWERING FAMILIES. PROTECTING LEGACIES. CREATING PEACE OF MIND.



— A PERSONAL NOTE

Welcome



Thank you for taking the first step.

Most people don't avoid estate planning because they don't care about their families. They avoid it because it feels overwhelming, too complicated, too expensive, or because they believe they have more time.

“

Estate planning isn't about preparing for death. It's about protecting the people you love while you're living.

..◆..

Whether you're protecting your home, organizing important documents, planning for incapacity, or making sure your wishes are honored, every small step you take today creates greater peace of mind for tomorrow.

That is exactly why I created this guide. Inside these pages you'll find practical information to help you begin organizing your affairs with confidence. You don't need to do everything today. You simply need to begin.

Warm regards,

D. L. Harris

— BEFORE YOU BEGIN

How to Use This Guide

This guide works best when you use it, not just read it. A few suggestions:

- ✓ Read it in one sitting if possible, or work through it section by section, but complete your estate planning as soon as practical. Delaying completion can leave your family without the protection you intend.
- ✓ Keep a pen handy. The planning pages are meant to be written on.
- ✓ Complete the checklists as you go, rather than saving them for later.
- ✓ Save the finished guide with your other important papers.
- ✓ Revisit it once a year, or after any major life change.

◆ QUICK START

Grab a notebook, a pen, your existing will (if you have one), insurance information, and any beneficiary forms. Estimated reading time: 20 minutes.

— WHAT'S INSIDE

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Every family's plan starts with a single step.

“

I have very little patience and get distracted easily, but this book kept my attention because it speaks to real-life situations.

— FRED F.

PART ONE

Why Estate Planning Matters

“Preparation is one of the greatest expressions of love.”



ESTATE PLANNING STARTER GUIDE · PART ONE

— GETTING STARTED

Why Estate Planning Matters

Estate planning is about protecting yourself and the people you love while you're living. A good estate plan can help you:

- ✓ Protect your home
- ✓ Protect your loved ones
- ✓ Organize important information
- ✓ Reduce family conflict
- ✓ Create peace of mind

◆ KEY INSIGHT

Estate planning isn't about how much money you have. It's about making sure your wishes are known.



▲ COMMON MISTAKE

Many people think, "I'm too young," "I don't own enough," or "I'll do it later."

► ACTION STEP

Ask yourself if your family would know where your important documents are today.

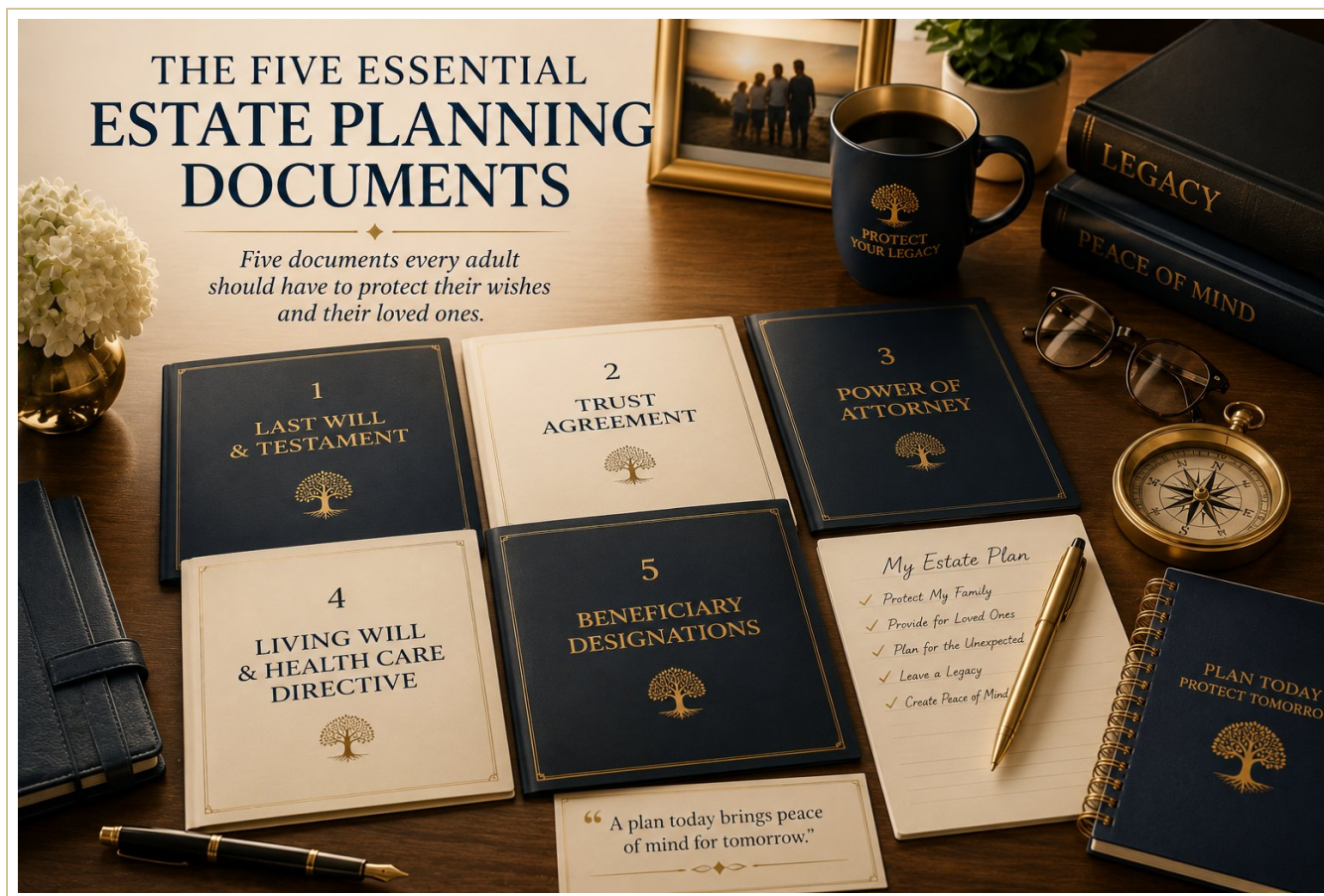
“

The lessons are practical, personal, and immediately made me think about changes I need to make for my own family.

— RENEE M.

— THE FOUNDATION

The Five Essential Estate Planning Documents



Each document serves a different purpose. Together, they create a complete estate planning foundation, covering your property, your finances, your health care, and your family's future.

❖ DID YOU KNOW?

A will alone does not avoid probate. A revocable living trust is what allows many families to bypass the probate process entirely.

Five documents. One family, fully protected.

— THE RISK OF WAITING

What Happens Without a Plan

Without planning, your family may face probate, frozen accounts, medical delays, family conflict, and court involvement, all at the moment they can least afford the added stress.

WHAT HAPPENS WITHOUT A PLAN



- ❌ Family Confusion and Disputes
- ❌ High Legal Fees and Court Costs
- 🕒 Delays and Uncertainty

vs.

THE PEACE OF HAVING A PLAN



- ✅ Clear Direction for Your Family
- ✅ Lower Costs and Less Stress
- ✅ Peace of Mind for the Future



◆ A PLAN TODAY PROTECTS YOUR LOVED ONES TOMORROW. ◆

◆ KEY INSIGHT

Preparation reduces unnecessary problems. A plan today protects your loved ones from confusion and delay tomorrow.

The best time to plan was yesterday. The next best time is today.



◆ A FAMILY STORY

"We Thought a Will Was Enough"

When Angela's father passed away, the family believed they were prepared. He had a will, signed years earlier, tucked in a desk drawer. What no one realized was that a will alone does not avoid probate, and probate does not move quickly.

Court dates were delayed. Accounts were frozen while the estate was reviewed. A property he had meant to leave to Angela's brother was tied up for months because the deed had never been updated after a refinance. Legal fees quietly accumulated. Meetings had to be scheduled around work and childcare, spread across a year that was already hard enough.

Nothing about the situation was unusual. It was simply what happens when a plan stops at one document. The family got through it, but they often say the same thing: it did not have to be this complicated.

This story is illustrative, built from patterns families commonly experience without a complete plan.



PART TWO

Your Planning Workbook

"A plan you can hold in your hands is a plan your family can
actually follow."

— PLANNING PAGE

Home & Family Protection Checklist



HOME & FAMILY PROTECTION CHECKLIST

Take practical steps today to protect what matters most.

- ✓ **Create or update your will.**
Ensure your wishes are legally documented.
- ✓ **Establish a revocable living trust.**
Avoid probate and protect your privacy.
- ✓ **Name guardians for minor children.**
Designate trusted caregivers you choose.
- ✓ **Review and update beneficiary designations.**
Keep accounts and policies up to date.
- ✓ **Sign a financial power of attorney.**
Allow someone you trust to manage finances if needed.
- ✓ **Sign a health care directive.**
Ensure your medical wishes are respected.
- ✓ **Review ownership of your home and other property.**
Confirm titles and deed information are accurate.
- ✓ **Keep important documents in a safe place.**
Use a fireproof safe or secure storage.
- ✓ **Review your plan annually or after major life changes.**
Life changes – update your plan.

 A LITTLE PREPARATION TODAY
CAN PREVENT BIG PROBLEMS TOMORROW.

► ACTION STEP

Complete three items from this checklist this week, then keep going until every item is done. Your family is fully protected only once the full checklist is complete.

❖ DID YOU KNOW?

Homes titled incorrectly are one of the most common reasons families end up in probate court, even with a will in place.

— PLANNING PAGE

Emergency Information Checklist

Gather and organize the following in one secure place, so your family never has to search during a crisis:

- ✓ Personal information
- ✓ Emergency contacts
- ✓ Medical information
- ✓ Insurance policies
- ✓ Bank accounts
- ✓ Retirement accounts
- ✓ Legal documents
- ✓ Digital assets & passwords

**► ACTION STEP**

Create one secure location, physical or digital, where every item on this list can be found.

When everything has a place, nothing gets lost when it matters most.

— PREPARE FOR YOUR APPOINTMENT

Questions to Ask an Estate Planning Professional

QUESTIONS TO ASK AN ESTATE PLANNING PROFESSIONAL

Choosing the right professional is an important step in protecting your family and your legacy. Ask questions. Get clear answers. Make confident decisions.

- What estate planning documents do you recommend for my situation and why?
- How will my plan help my family avoid probate and reduce taxes?
- How will you help protect my home, assets, and loved ones?
- How should I name guardians for my minor children?
- How often should I review and update my plan?
- What are your fees, and what services are included?
- How long will it take to complete my estate plan?
- Who will have access to my information, and how is it protected?

THE RIGHT QUESTIONS TODAY LEAD TO PEACE OF MIND TOMORROW.

ESTATE PLANNING CONSULTATION

- ✓ Understand Your Goals
- ✓ Protect Your Family
- ✓ Preserve Your Assets
- ✓ Plan for the Unexpected
- ✓ Create Peace of Mind

A GOOD PLAN STARTS WITH GOOD QUESTIONS.

EXPERIENCE. COMPASSION. TRUST. FOCUSED ON YOUR FUTURE.

YOUR LEGACY. OUR COMMITMENT.

Leave space to write the answers during your appointment:

Do I need a trust?

Are my beneficiaries current?

Is my deed titled correctly?

How often should I review my plan?

A good plan starts with good questions.

— YOUR ROADMAP

Your Estate Planning Action Plan

ESTATE PLANNING ACTION PLAN

A plan today protects your family's tomorrow.

- 1. ASSESS**
Review your current documents, assets, and family needs.
- 2. PLAN**
Work with your professional to create or update your plan.
- 3. IMPLEMENT**
Sign your documents and inform your family and key contacts.
- 4. SHARE**
Make sure your loved ones know where important information is kept.
- 5. REVIEW**
Review your plan annually or after major life changes.

FIVE STEPS TODAY. A LIFETIME OF PROTECTION.

MY ESTATE PLANNING ACTION PLAN

- ☒ Inventory my assets and accounts
- ☒ Review and update beneficiary designations
- ☒ Create or update my will
- ☒ Establish a revocable living trust
- ☒ Sign a power of attorney
- ☒ Sign a health care directive
- ☒ Name guardians for minor children
- ☒ Organize important documents
- ☒ Discuss my plan with my family
- ☒ Review my plan annually

My commitment to my family.

◆ KEY INSIGHT

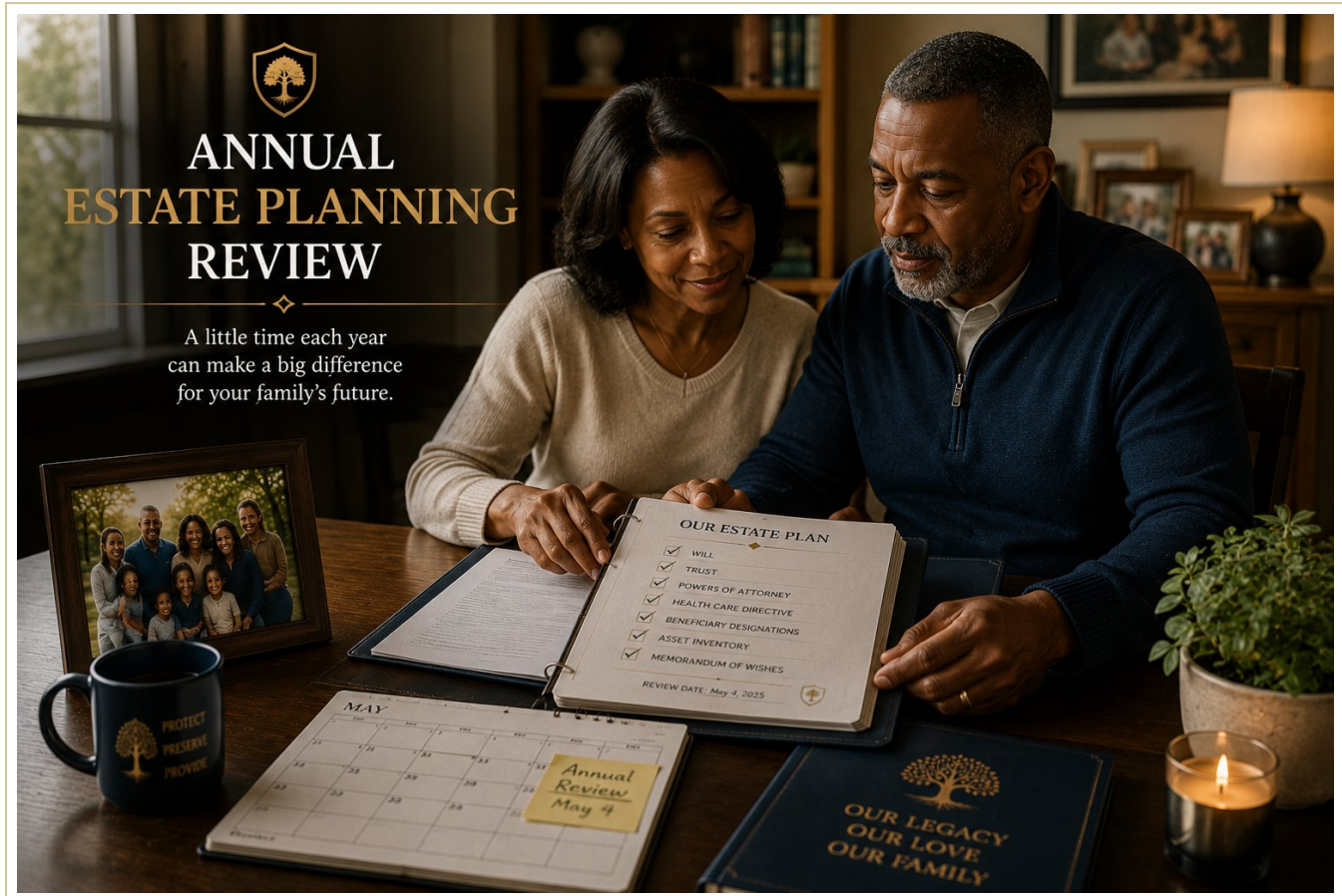
You do not have to complete your estate plan in one sitting, but make every effort to finish it as soon as practical. Your loved ones receive the greatest protection when your plan is completed before an unexpected illness, incapacity, or death occurs.

KEY TAKEAWAY

Steady progress is important, but completing your estate plan is the goal. Whether you finish it in one weekend or over several weeks, what matters most is that every essential document and decision is completed before an emergency arises.

— KEEP IT CURRENT

Annual Estate Planning Review



Review annually:

- ✓ Beneficiaries
- ✓ Will & trust
- ✓ Insurance
- ✓ Healthcare documents
- ✓ Financial power of attorney
- ✓ Digital assets

◆ KEY INSIGHT

Review after marriage, divorce, a birth, a death, buying property, or retirement.

◆ DID YOU KNOW?

An outdated beneficiary form can override even the most carefully written will.



A MESSAGE FROM D. L. HARRIS

“

*I wrote this guide to help families
begin the estate planning process with
confidence and clarity.*

*My hope is that these pages encourage meaningful
conversations and practical action.*

— D. L. Harris



♦ A FAMILY STORY

"Everything Was Right Where She Said It Would Be"

When Margaret's mother passed, the family expected the same confusion they had seen with other relatives. Instead, they found a binder. Inside were her will, her trust, her power of attorney, and a single page listing every account, every policy, and every password, updated the year before.

Her three children had already been told, over a quiet dinner two years earlier, who would handle what. There was no guessing about her wishes and no disagreement about who was in charge. The house transferred without probate. The accounts were accessible within days, not months.

The family still grieved, as any family does. But they were able to spend that time together instead of untangling paperwork. Her daughter later said the plan was one of the last things her mother did for them, and one of the most lasting.

This story is illustrative, built from patterns families commonly experience with a complete plan.

“

The highlighting of common mistakes, the clear key insights, and the real-life stories make complicated estate planning topics easy to understand without getting lost in legal jargon.

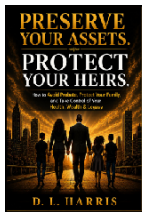
— D. GOODLOE

—KEEP GOING

Continue Your Estate Planning Journey



This guide introduces the fundamentals of protecting your family, your assets, and your legacy. When you are ready to go further, additional resources are available to help you complete your estate planning journey.



AVAILABLE NOW

Preserve Your Assets. Protect Your Heirs.

A practical guide to avoiding probate, protecting your family, and taking control of your health, wealth, and legacy.



AVAILABLE NOW

Companion Workbook

Put your plan into action with practical worksheets, planning exercises, and step-by-step guidance.

You've taken the first step toward protecting your family. Continue your estate planning journey with additional educational resources, practical tools, and ongoing support from ProtectYourHeirs.com.



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RECEIVE FREE:

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This guide is provided for educational purposes only and should not be considered legal advice. Please consult a qualified estate planning attorney regarding your individual circumstances.



ABOUT THE AUTHOR



D. L. Harris

*Educator. Business Leader. Author.
Advocate for Families and Legacies.*

D. L. Harris is a dedicated educator, entrepreneur, and community leader with a lifelong passion for helping others learn, grow, and build better futures.

She holds three Bachelor's degrees in Business Administration, Marketing, and Administrative Office Management, and a Master of Business Administration from Delaware State University.

Her career has spanned education, real estate, business ownership, and digital marketing, giving her a unique perspective on both the challenges families face and the solutions that truly make a difference.

“

I wrote this book for the moments none of us see coming, and for the people we love, so they are never left guessing.

D. L. Harris



WHY SHE WROTE THIS BOOK

D. L. Harris wrote this book after seeing too many families struggle during some of the most difficult times of their lives simply because they did not have a plan in place.

She believes estate planning is not just about documents. It is about love, protection, and peace of mind.



EDUCATION & BACKGROUND

- Bachelor of Science, Business Administration
- Bachelor of Science, Marketing
- Bachelor of Science, Administrative Office Management
- Master of Business Administration, Delaware State University



A LIFE OF SERVICE

From the classroom to the community, D. L. Harris has always been committed to empowering others through knowledge, resources, and practical guidance.



HER MISSION

To simplify estate planning, empower families, and help everyday people protect what matters most: their health, wealth, home, and legacy.

Plan today. Protect tomorrow.