

# You Did It.

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Take a moment to appreciate what you've just done.

You've documented your whole life, your assets, debts, wishes and stories, in one place where the people you love can find it. Most people never do this. They mean to, they plan to, they tell themselves they'll get to it one day. But they don't. You did.

What you're holding isn't just account numbers and policy details. It's an act of love, the difference between your family spending months in confusion and knowing exactly what to do, between arguing over what you would have wanted and reading your wishes in your own words.

Your executor won't have to play detective. Your family won't have to guess. Your stories won't be lost. You've given them clarity, time, and peace.

Now do three things:

**1. Tell someone where this book is.**

Your executor, your spouse, one trusted person. If nobody knows it exists, everything here is wasted.

**2. Set your annual review date.**

Pick a day, your birthday or New Year's, and update it once a year so it stays current.

**3. Have the conversation.**

Tell your family this book exists, where to find it, and what's in it. Then close this book, put it somewhere safe, and go spend time with the people you love. They're the reason you did this, and one day they'll be grateful you did.

# A Note From Us

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Thank you for trusting The Estate Organizer USA to guide you through this. We built this book because every American family deserves clarity, and you've just given yours exactly that.

If it helped you, we'd love your help spreading the word:

- **Tell a friend or family member.**

Sometimes one person saying 'I just did this and it wasn't as hard as I thought' is all it takes to start someone else.

- **Gift a copy.**

For a parent, sibling or adult child who's been putting it off. Visit [theestateorganiser.com](http://theestateorganiser.com).

- **Leave a review.**

If you bought it online, an honest review helps other families find us.

- **Share on social media.**

Tag us @theestateorganiser on Instagram or Facebook.

- **Join our community.**

Search 'Estate Planning for American Families' on Facebook.

Thank you for being part of this. The more families who get organized, the fewer who suffer the chaos of being unprepared. You've done something remarkable, now help someone else do the same.

*The Estate Organizer USA . [theestateorganiser.com](http://theestateorganiser.com)*

# Important Legal Information

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**IMPORTANT:** This organizer is an information-gathering and record-keeping tool only. It does not constitute legal, financial, or tax advice and is not a substitute for consulting qualified professionals. It is not a Will, Power of Attorney, Advance Directive / Living Will, or any other legal document. Nothing in this organizer creates, modifies, or replaces any legal instrument. Estate planning laws differ across U.S. states and change over time. You must engage qualified professionals - including a lawyer, licensed financial advisor, and licensed tax professional - for advice specific to your circumstances. Prestige Worldwright Pty Ltd accepts no liability for any loss, damage, cost, or consequence arising from the use of, or reliance on, any information in this organizer. Use at your own risk.

## IMPORTANT LEGAL DISCLAIMER

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**READ THIS CAREFULLY BEFORE USING THIS ORGANIZER** This Estate Organizer is an information-gathering and record-keeping tool. It is designed to help you organize your personal, financial, and legal information in one place so your executor and loved ones can find it when they need it. That is all it does. It does not give you legal advice. It does not give you financial advice. It does not give you tax advice. It does not replace any professional.

### **WHAT THIS ORGANIZER IS NOT This organizer is NOT:**

- A Will or testament
- A legally binding document of any kind
- A Power of Attorney or Durable Power of Attorney
- An Advance Directive or Living Will
- A beneficiary designation for any 401(k), IRA, Roth IRA, pension plan, or life insurance policy

- A trust deed, corporate document, or succession plan
- A substitute for professional legal, financial, or tax advice
- Valid, binding, or enforceable in any court or jurisdiction in the United States No section of this organizer - regardless of what you write in it - creates, amends, revokes, or replaces any legal document. Writing your wishes in this organizer does not make them legally binding. Only properly drafted and executed legal documents prepared by a qualified lawyer can do that.

**WHAT YOU MUST DO** This organizer supports your estate plan. It does not create one. To create a valid, legally enforceable estate plan in the United States, you **MUST**:

- Engage a qualified lawyer (licensed to practice in your state) to draft your Will - a DIY or online Will may not be valid or may fail to account for critical state requirements
- Engage a lawyer to prepare your Powers of Attorney (for property/finances) and your Advance Directive or Living Will (for healthcare) - the terminology and legal requirements vary by state
- Complete beneficiary designations directly with your 401(k), IRA, Roth IRA, pension plan, and life insurance providers - and review them regularly, as designations that conflict with your Will can create costly disputes
- Consult with a licensed financial planner or investment advisor for financial matters, including insurance, investments, and retirement accounts
- Consult with a Certified Public Accountant (CPA) or tax professional for tax matters, including your final tax return, estate and gift tax obligations, and any outstanding amounts owed to the Internal Revenue Service (IRS)
- Review your estate plan whenever your circumstances change - including marriage, divorce, separation, domestic partnership changes, the birth or death of a beneficiary, a significant change in assets, a move to a different state, or a change in the law Do not assume that completing this organizer means your estate plan is "done." It is not done until a qualified lawyer has reviewed your legal documents and confirmed they are valid, current, and consistent with your wishes.

**STATE-BY-STATE DIFFERENCES** This is critically important. The United States does not have uniform estate planning laws. Each state has its own legislation governing:

- Wills and estate succession
- Powers of Attorney (terminology and requirements vary by state)
- Advance healthcare directives

- Probate and estate administration (including widely varying probate fees and procedures)
- Family law provisions that may override your Will (community property rights, elective share claims, and dependent support claims)
- Intestacy rules (what happens if you die without a valid Will) Louisiana operates under a civil law system, which is fundamentally different from the common law system used in all other states. If you live in Louisiana, some of the general principles discussed in this organizer may not apply to you, and you should consult a Louisiana attorney for guidance. What is valid in one state may not be valid in another. If you own property in multiple states, you may need separate legal advice in each state.

## LIMITATIONS

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- Laws change. This organizer was written based on general principles current as at February 2026. Federal and state legislation, court decisions, and regulatory requirements may have changed since then.
  - Tax laws (including the treatment of 401(k)s, IRAs, Roth IRAs, and estate taxes, and step-up in basis rules), Social Security rules, and Medicare/Medicaid eligibility are complex and change frequently. Do not rely on any general information in this organizer as a substitute for specific advice from a CPA, licensed financial planner, or tax professional.
  - Your personal circumstances are unique. This organizer provides general information only. It cannot and does not address your specific situation, family structure, asset mix, blended family considerations, or estate planning needs.
  - Domestic partnership relationships are treated differently across states for estate planning purposes. If you are in a domestic partnership, seek legal advice specific to your state.
  - Digital asset laws, cryptocurrency regulations, and online account terms of service are rapidly evolving areas. Professional advice is essential.
  - Indigenous communities may have additional considerations relating to tribal lands, treaty rights, and federal Indian law. Specialized legal advice is strongly recommended.
- NO LIABILITY Prestige Worldwright Pty Ltd and its members, managers, officers, employees, contractors, agents, and representatives:

- Make no warranties or representations, express or implied, about the accuracy, completeness, currency, reliability, or suitability of any information in this organizer
  - Accept no liability whatsoever for any loss, damage, cost, expense, claim, or consequence - whether direct, indirect, incidental, special, consequential, or punitive - arising from the use of, or reliance on, any information in this organizer
  - Do not guarantee any particular legal, financial, tax, or personal outcome
  - Are not responsible for any errors, omissions, misstatements, or changes in law at the federal, state, or territorial level
  - Are not responsible for any decisions made, or actions taken or not taken, based on information in this organizer
  - Do not provide and have never provided legal, financial, tax, accounting, or other professional advice through this organizer or any related materials This limitation of liability applies to the fullest extent permitted by applicable federal and state law, including consumer protection legislation in your state. Nothing in this disclaimer excludes or limits liability that cannot be excluded or limited under applicable U.S. law.
- NO PROFESSIONAL-CLIENT RELATIONSHIP** No professional-client relationship of any kind - including attorney-client, advisor-client, or fiduciary relationship - is created between you and Prestige Worldwright Pty Ltd, its affiliates, or any person associated with this organizer, by virtue of your purchase, use, or completion of this organizer.

**PROFESSIONAL ADVICE IS NOT OPTIONAL** You must obtain independent professional advice from:

- A qualified lawyer (licensed to practice in your state) for all legal matters, including your Will, Powers of Attorney, and Advance Directives
- A licensed financial planner or investment advisor (registered with the SEC, FINRA, or your state securities regulator) for financial matters, including insurance, investments, retirement accounts, and retirement planning
- A Certified Public Accountant (CPA) or tax professional for tax matters, including your final tax return, estate and gift taxes, capital gains obligations, and any outstanding IRS assessments

- Other appropriate professionals for specialized matters - including business succession planning, trust administration, international estate matters, cross-border tax obligations, and Indigenous land and treaty considerations If you cannot afford professional advice, contact your state's Legal Aid office or the Legal Services Corporation (LSC). Free or low-cost legal assistance is available in every state through legal aid organizations and pro bono programs.

USE AT YOUR OWN RISK By using this organizer, you acknowledge and agree that:

- You have read and understood this disclaimer in full
- You will obtain appropriate independent professional advice before making any legal, financial, or tax decisions
- You use this organizer entirely at your own risk
- You will not rely solely on this organizer for estate planning or for any legal, financial, or tax purpose
- You understand that this organizer does not create any professional-client relationship between you and Prestige Worldwright Pty Ltd
- You understand that the information in this organizer is general in nature and may not be current, complete, or applicable to your circumstances
- You understand that state laws differ significantly and that you are responsible for ensuring compliance with the laws of your jurisdiction
- You will not hold Prestige Worldwright Pty Ltd liable for any outcome resulting from your use of this organizer IF IN DOUBT, ASK A PROFESSIONAL. THE COST OF GETTING PROPER ADVICE IS ALWAYS LESS THAN THE COST OF GETTING IT WRONG.

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## Understanding the Probate Process

Probate is the legal process of proving a Will is valid and giving your executor the authority to distribute your estate.

In simple terms: after you die, someone (usually your executor) takes your Will to the probate court in your state and asks the court to confirm it's legitimate. Once the court approves it, your executor gets a document called a Letters Testamentary (or

Letters of Administration if there is no Will). That document gives them the legal power to access your bank accounts, sell your property, and distribute your assets according to your Will.

Without probate, banks and government agencies won't let your executor touch your money or property. They need proof that your Will is real and that your executor has the authority to act.

How long does probate take?

It depends on how organized your estate is.

When an estate is organized and the Will is straightforward, probate tends to move faster, because your executor isn't hunting for information. How long it actually takes varies a lot by state and situation, so treat any timeframe as a rough idea rather than a promise.

If your estate is a mess, your executor has to track down every asset, your family is arguing about the Will, or there are debts no one knew about, probate can take well over a year.

What does probate cost?

Probate has some court fees, but the bigger cost is usually professional fees. What it ends up costing depends a lot on your state, the size of the estate, how organized things are, and whether anyone contests the Will. Lawyers also charge in different ways, by the hour, a flat fee, or a percentage in some states. The clearer and more organized your estate is, the less work there is to pay for. For real numbers, ask a local estate lawyer what to expect in your state.

The more work your executor has to do (finding documents, tracking down assets, dealing with disputes), the more it costs.

How this organizer helps with probate.

Probate is easier when your estate is organized.

If your executor can open this book and find your Will, your list of assets, your debts, your retirement savings details, and your account numbers, they'll save weeks of work. That means lower legal fees, faster probate, and less stress for your family.

Most of the time spent (and money wasted) in probate is searching for information. You can eliminate that by writing it down now.

That's what this organizer does.

## Where to Get Help

For help finding a qualified estate attorney, contact your state bar association's lawyer referral service. The American Bar Association keeps a national directory at



[americanbar.org](http://americanbar.org).

Internal Revenue Service (IRS): [irs.gov](http://irs.gov) Social Security Administration (SSA):  
[ssa.gov](http://ssa.gov) U.S. government services and information: [usa.gov](http://usa.gov) Eldercare Locator  
(long-term care and aging services): [eldercare.acl.gov](http://eldercare.acl.gov)