



GRATITUDE, WISDOM & BLESSING
WRITING AN ETHICAL WILL TO YOUR LOVED ONES

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What is an ethical will?

- A non-binding personal letter or recording
- Created for family members, trustees, successors or guardians
- A repository for “intangible wealth”: values, intentions, blessings, information too important to be undocumented or lost over time
- Can be shared during life, but intended to live beyond their authors
- Also called a side letter, legacy letter, legacy will, letter of wishes, spiritual will or simply, “A letter to my family (or trustees)”
- An instrument of legacy

**A vehicle for intentional communication,
for either personal or practical reasons**

LEGACY

Legacy legacy *Legacy*

LEGACY

The background of the image is a close-up, top-down view of water with several concentric ripples. The water is a deep blue color, and the ripples create a textured, circular pattern that fills the entire frame. The lighting is soft, highlighting the peaks and troughs of the waves.

Your legacy is your influence

Dimensions of Legacy/Influence



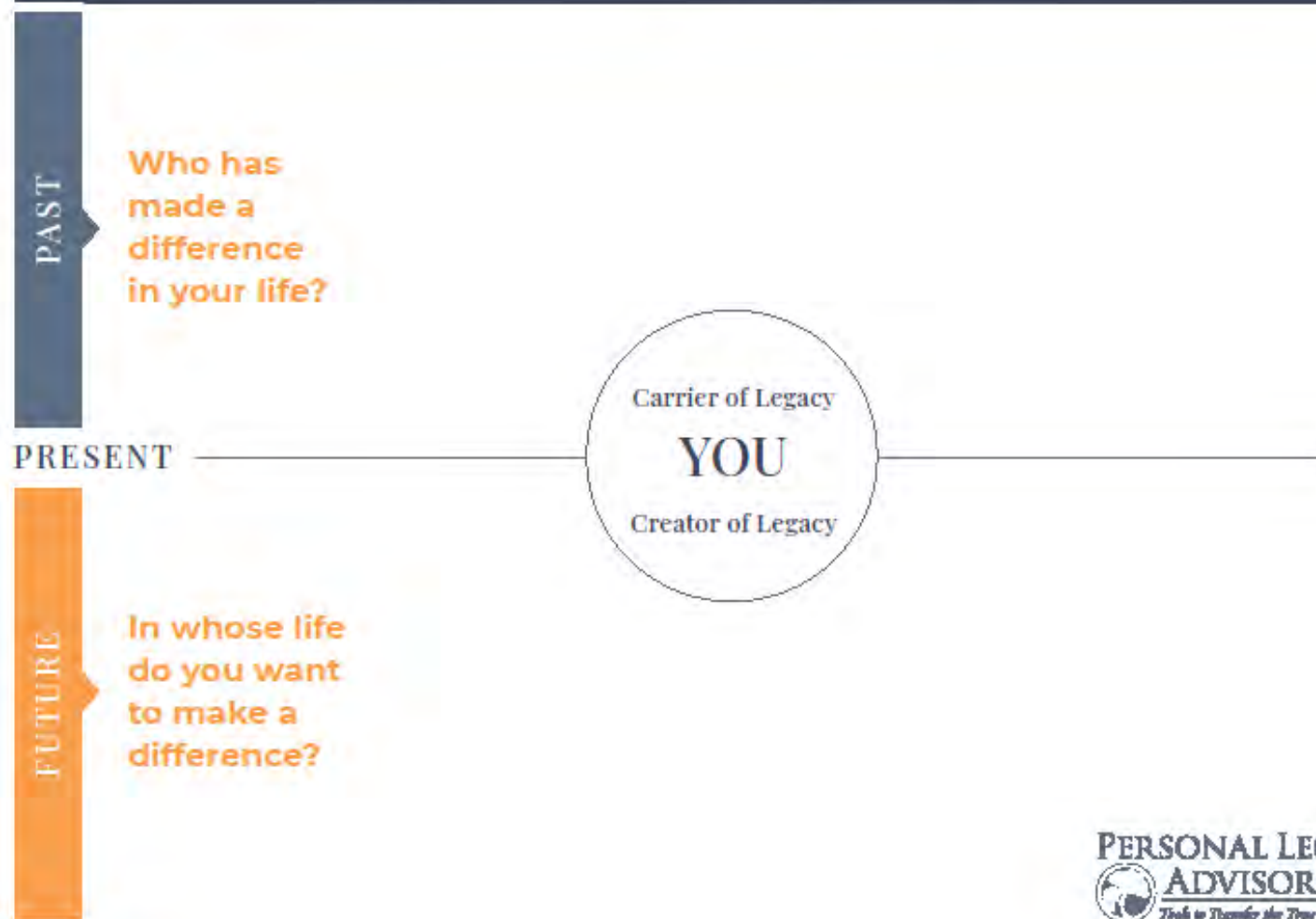
Top:
1-3 people who
have mattered in
your life

An adjective,
trait or value you
associate with
them

The background of the image is a close-up, top-down view of water. The water is a deep, vibrant blue. It is covered in numerous concentric ripples that radiate outwards from several points, creating a textured, shimmering effect. The lighting is soft, highlighting the peaks and troughs of the ripples. The overall mood is calm and serene.

Legacy is personal

Dimensions of Legacy/Influence



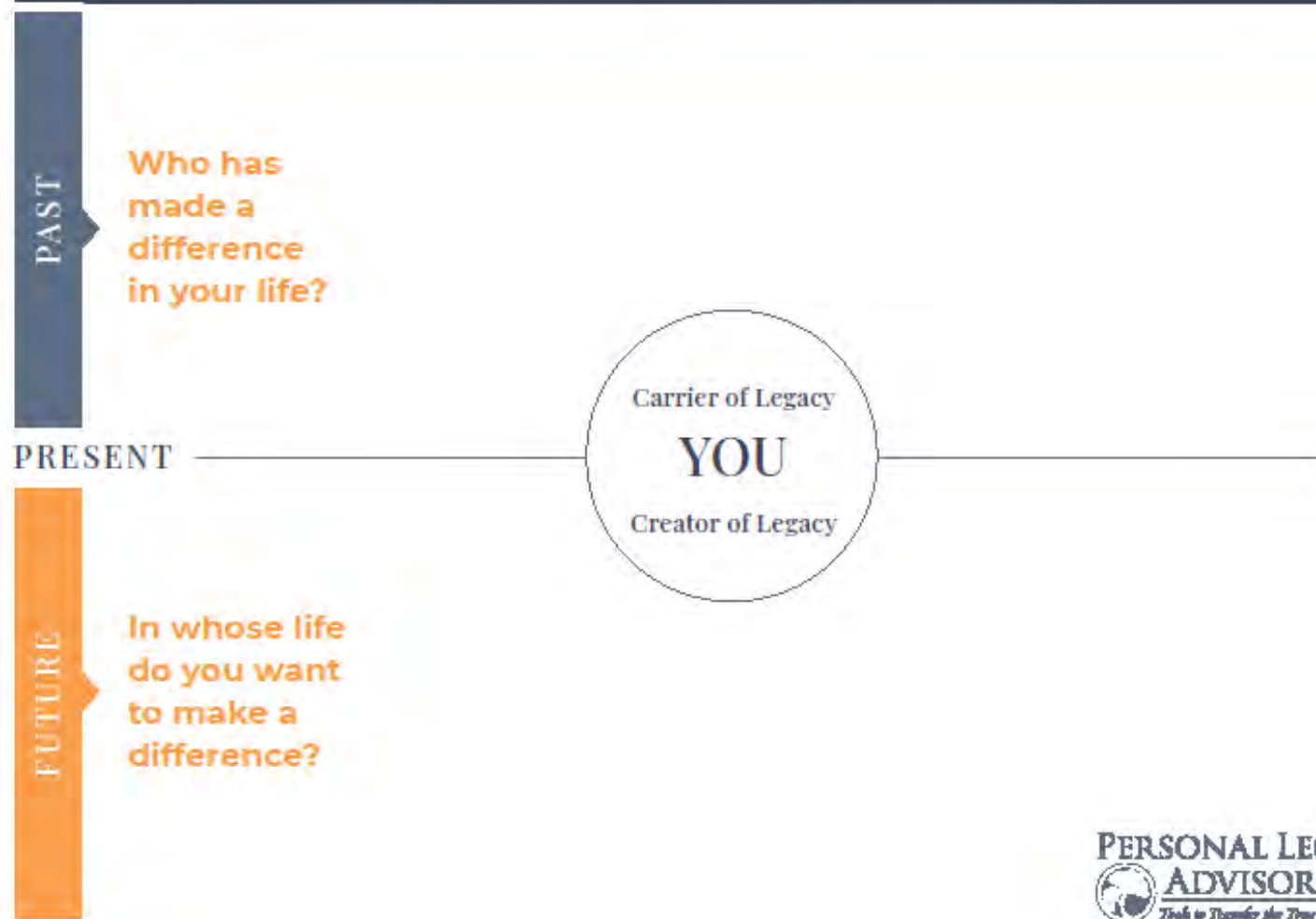
Bottom:
In whose
life do you
want to
make a
difference?



1. list

three adjectives
you hope others will use
when they think of you.

Dimensions of Legacy/Influence



Bottom:
In whose
life do you
want to
make a
difference?

How?
In what ways?



What do you have to give?

What do you hope others will receive from you?

What do you have to give?

\$ Bank
Investments
Personal property
Real estate,
Etc.

What do you want others to receive?

Time

Presence, ideas, expertise, energy, opportunities

Love, support, connection

Values

Stories, history

Information

Wisdom, perspective

Clarity of intent

Clarity of feelings

Your legacy is the lasting influence of all that you are & all that you give

The Lens of Legacy: You have more than money to give
What do you want others to receive from you?



Tangible Assets

\$ Bank
Investments
Personal Property
Real Estate, etc.



Intangible Assets

Love, Support, Connection
Values
Stories, Heritage
Information
Wisdom
Clarity of Feelings & Intentions

Time

Presence
Ideas
Expertise
Energy
Opportunities

What do you have to give?
What do you want others to receive from you?





1,000 years ago

“There is an olden proverb, ‘Go to bed without supper and rise without debt.’ Defile not the honor of thy countenance by borrowing. May thy creator save thee from that habit!”

From a letter by Judah Ibn Tibbon, excerpted from
Hebrew Ethical Wills
Edited by Israel Abrahams



Providing context to the \$

“What I ultimately want to pass on to you is far greater than financial advantage, but a deep appreciation of the collective history and values you carry in your bones. This is your true wealth...”

Sharing lessons learned

"My ninth grade science teacher first introduced me to the concept of "ebbs and flows." He drew diagrams of cycles on the board, showing naturally occurring ups and downs. I see it in all areas of life: in biology, in business, in friendships, in marriages and in society.

"Everything has its ebbs and flows, and sometimes when things are not quite like how I would like them to be, it is reassuring to remember this idea and not to jump in and try to force things to change."

Things I Know to be True

- Life is short. People get old or sick and they die.
- Time is the most precious thing we have.
- Kids are distinctive from the start.
- Confidence goes a long way. Fake it 'til you make it.
- Habits make a person. Bad ones are hard to break.
- Education is so much more than schooling.
- A life with no commitments isn't much of a life.
- Money isn't everything but it sure helps.
- It usually never pays to scrimp on shoes!




Giving guidance to trustees

“With our experience as entrepreneurs, we are in full support of using the capital to start a business. Provided there is a well-vetted business plan, we feel the decision to start a business should rest with the child and should be encouraged, even if you are not wholly in support of it.”

Expressing love and gratitude

“When the time comes, the most important thing you need to know is how much my love for you created the person that you will remember as me. I made you, quite literally in my womb, but you made me, too...”



“I say these things not because you have to follow them, but because I want you to know how I feel and I see the world.”

A Universal Ethical Will for Loved Ones



Express Gratitude

What have they
given you?

How have they
enriched your life?



Share Wisdom

What are three
things your life
has taught you,
that you know
to be true?



Bless the Recipients

What are your
hopes for them?

What is the one
most important
thing you want
to say to them?

Side Letter with a Money Focus



Share the Story

What is the story
behind the assets?

What are the
reasons they exist?



Express Your Values

What have you
learned about
money?

What is your
definition of
success?



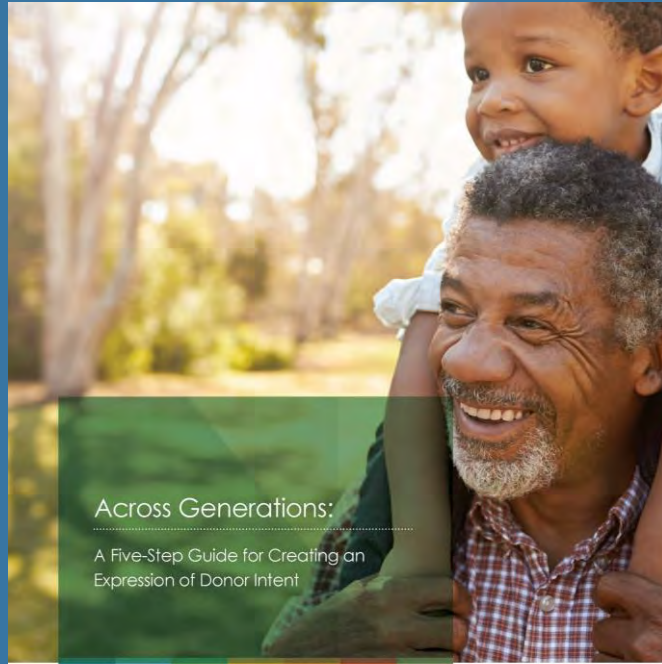
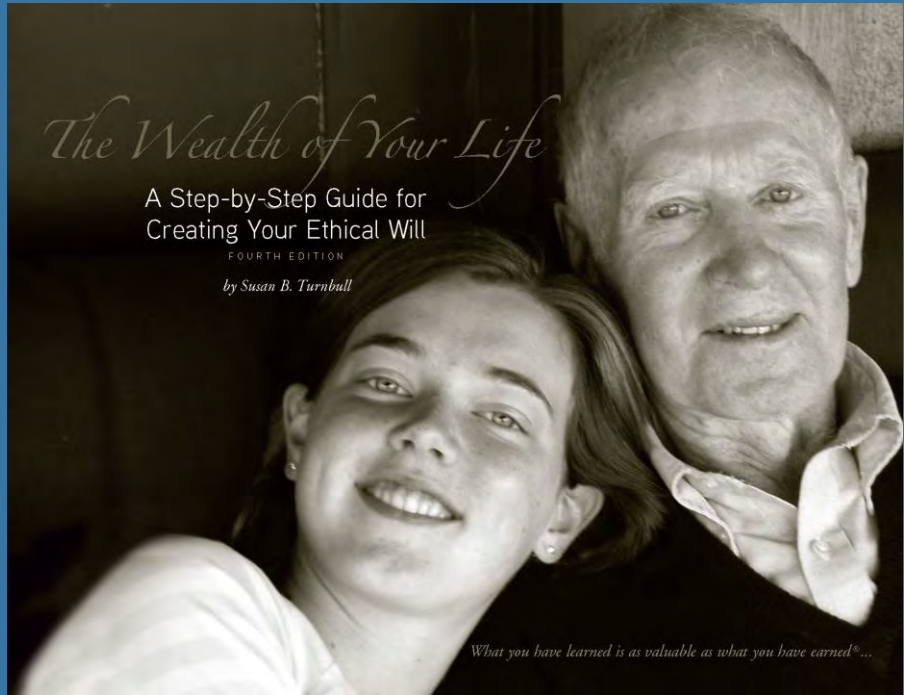
Bless the Recipients

What are your
hopes for them?

What is the one
most important
thing you want
to say to them?



How do you want them to feel when they read your words?



The Philanthropic Initiative
Act boldly. Give wisely.

PERSONAL LEGACY ADVISORS, LLC
Tools to Transfer the True Wealth of Life



www.personallegacyadvisors.com

Dimensions of Legacy/Influence

PAST

Who has
made a
difference
in your life?

PRESENT

Carrier of Legacy

YOU

Creator of Legacy

FUTURE

In whose life
do you want
to make a
difference?

The image features a monochromatic blue background with a complex pattern of concentric ripples, resembling water disturbed by raindrops. The ripples are most prominent in the center and left side, creating a sense of depth and movement. Overlaid on this background is the word "YOU" in a large, white, serif typeface, centered horizontally and positioned in the lower-middle section of the frame. The text has a subtle drop shadow, making it stand out against the darker blue water ripples.

YOU



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