



One Final Gift to Your Family

The Most Loving Thing You May Ever Do

By Randy Dillard

There Is a Conversation Every Family Needs to Have

Most of us spend a lifetime taking care of the people we love.

We work hard.

We save.

We build a home.

We raise children.

We celebrate birthdays, graduations, weddings, and the arrival of grandchildren.

We spend decades making life a little better for the people around us.

Then one day we realize something.

One of the greatest gifts we can ever give our family isn't another investment account or another possession.

It's preparation.

Preparation says, "I loved you enough to make this easier."

It says, "When I'm no longer able to answer the questions, you'll already know the answers."

It says, "You won't have to wonder what I wanted because we've already talked about it."

That is one final gift to your family.

A Story I'll Never Forget

Several years ago, I had the privilege of helping a gentleman I'll call **Bubba**.

Bubba had worked his entire life as a union tradesman. Wherever the next good job was, that's where he went. Over the years he accumulated retirement benefits through several different union plans in several different states.

When he first came into my office, he carried everything he owned in one large paper bag.

Inside were retirement statements, pension records, insurance papers, and years of unopened mail.

Together we slowly organized everything.

We found retirement accounts he had forgotten about.

We transferred funds into IRAs.

For the first time in years, he could clearly see what he had worked so hard to build.

Then we talked about one more thing.

A simple will.

Healthcare directives.

Powers of attorney.

We even handed him an easy worksheet. We were going to do most of the work for him.

He smiled and said,

"I know I need to do it. I'll get around to it."

Sadly...

He never did.

Only a few months later, Bubba passed away unexpectedly.

Some beneficiary designations had never been updated.

Other accounts had no clear instructions.

He had children he hadn't spoken with in decades.

Without a current estate plan, decisions that could have been made around a family table had to be made in court.

His family was left with questions instead of clarity.

Every time I think about Bubba, I don't think about his retirement accounts.

I think about one unfinished conversation.

That's why I encourage every family I meet to prepare today—not because it's required, but because it's one more way to say,

"I love you."

The Greatest Gift Isn't Money

There's an old saying:

"You've never seen a U-Haul behind a hearse."

We all smile when we hear it because we know it's true.

None of us take our possessions with us.

But every one of us leaves something behind.

Some leave confusion.

Some leave conflict.

Others leave peace.

Your family won't remember the exact balance of your retirement account.

They'll remember your laugh.

Your stories.

Your kindness.

The traditions you created.

The example you set.

The words you spoke.

And perhaps most importantly...

They'll remember how prepared you helped them be.

Your Family Planning Checklist

This isn't about perfection.

It's about progress.

Your Legal Planning

- ☐ Create or update your will.
- ☐ Meet with an estate planning attorney.

- ☐ Review your trust, if you have one.
 - ☐ Review powers of attorney.
 - ☐ Complete healthcare directives.
 - ☐ Update beneficiary designations.
 - ☐ Speak with a qualified tax professional regarding your estate.
-

Your Financial Planning

- ☐ Organize retirement accounts.
 - ☐ List bank accounts.
 - ☐ List insurance policies.
 - ☐ Review life insurance beneficiaries.
 - ☐ Organize investment accounts.
 - ☐ Prepare a secure list of passwords.
 - ☐ Make sure someone knows where important documents are located.
-

Your Healthcare Wishes

- ☐ Discuss long-term care preferences.
 - ☐ Share your wishes for future healthcare.
 - ☐ Discuss home care versus assisted living.
 - ☐ Identify someone you trust to make healthcare decisions if needed.
 - ☐ Make sure your family understands your wishes before they ever need them.
-

Your Personal Legacy

- ☐ Write a letter to your spouse.
 - ☐ Write a letter to each child.
 - ☐ Write a letter to each grandchild.
 - ☐ Record your life story.
 - ☐ Share your family traditions.
 - ☐ Label old photographs.
 - ☐ Preserve favorite recipes.
 - ☐ Tell your family what you're proud of.
 - ☐ Tell them what you've learned.
 - ☐ Tell them you love them.
-

Finish the Story Only You Can Tell

Perhaps you've always wanted to write a book.

Paint a painting.

Plant a tree.

Take one more family vacation.

Teach your granddaughter how to fish.

Show your grandson how to change the oil in a car.

Tell your children how you met their mother.

Share the story of your first job.

Write down the lessons that shaped your life.

Those things may seem small today.

Someday, they'll become priceless.

Questions Worth Asking Yourself

- Have I said everything I want my family to know?
 - Is there someone I need to forgive?
 - Is there someone I need to thank?
 - What family traditions do I hope continue?
 - What values do I hope my grandchildren carry forward?
 - If tomorrow came unexpectedly, would my family know where everything is?
 - Would they know what mattered most to me?
-

One Final Thought

After helping families prepare for retirement for more than three decades, I've learned something that has very little to do with money.

People rarely regret working hard for their families.

But many regret waiting too long to have important conversations.

Don't wait.

Don't assume there will always be another tomorrow.

Write the letter.

Take the trip.

Organize your affairs.

Tell the stories.

Say the words.

Leave clear instructions.

Most of all...

Leave your family with the confidence of knowing they were deeply loved.

Because the greatest inheritance you'll ever leave isn't measured in dollars.

It's measured in the lives you touch, the character you build, and the love you leave behind.

That is a gift no one can ever spend.

And no one can ever take away.

About Randy

At ChatWithRandy.com, I believe retirement planning is about much more than finances. It's about helping people live with confidence, prepare with wisdom, and leave a legacy that blesses the people they love.

If this guide has prompted questions or important family conversations, I'd be honored to visit with you.

Let's have a Legacy Chat.

"The measure of a successful life isn't found in what you accumulated. It's found in the people who are better because you were here."