
Appendix G: Family Meeting Script

The conversation that turns a successor trustee from a name on a document into a person who can actually do the job.

A trust without a prepared trustee is a trust waiting to fail. The document is sound. The funding is complete. The binder is organized. But if the person who's supposed to step in doesn't know any of that exists, none of it matters.

This is the script for the conversation that fixes that. It's the conversation Priya had with her brother Marcus on Day 21. It took 45 minutes. Most of that time was Marcus asking questions she was glad he asked.

How to Use This Script

This is a guide, not a script you read out loud. Each section has a topic, the goal of that section, and sample language you can adapt to your own voice. Use what fits. Skip what doesn't. The point is to cover the ground. You're not performing.

Estimated time: 45 to 60 minutes.

Who attends: Usually just you and your Primary Successor Trustee. This is a working meeting, not a family event. If your family situation calls for someone else to be present, use your judgment, but keep the meeting focused. Backups get a separate, shorter conversation later (see "Brief the Backups" at the end).

Where: Your home or somewhere quiet you both feel comfortable. The binder needs to be on the table.

Before the Meeting: Preparation Checklist

- ☐ Trust binder current (Days 17 and 18 work complete)
- ☐ Successor Trustee Reference Card (Appendix H) printed and filled in
- ☐ A blank notepad for any follow-ups they raise
- ☐ Time blocked: 60 minutes minimum, no kids or interruptions
- ☐ A clear sense of why you named them (you'll need to be able to say it)

Section 1: Set the Frame (about 5 minutes)

The goal: Establish that this matters and isn't an emergency. You're not dying. You're not delivering bad news. You're delivering something they need.

Most successor trustees, when they sit down for this kind of meeting, brace for bad news. Defuse that immediately.

Sample opening:

"Thanks for sitting down with me. I want to walk you through something important. I named you as my successor trustee a while back, and I realized I never actually explained what that means or where any of the documents are. I'm not sick. Nothing is wrong. I want you to have everything you need if something ever happens, and I want you to ask questions about anything that doesn't make sense."

A version of those sentences, in your own words, accomplishes three things in 30 seconds. Frames the meeting. Removes the panic. Invites questions.

Section 2: Walk the Binder (about 15 to 20 minutes)

The goal: Show them the system, not teach them the trust. Tab by tab, focused on what they'll actually need to find. They don't need to understand every clause. They need to know where things are.

Open the binder. Set it between you. Walk through the four tabs that matter most.

Tab 1 — The trust document itself.

Sample language:

"Tab 1 is the trust document. This is the governing document that gives you authority to act. The succession clause—the section naming who serves next—is on page [X]. That's where you're named, and that's the line you or the attorney will point to if a bank or institution ever asks."

Tab 5 — Beneficiary designations.

Sample language:

"Tab 5 has copies of every beneficiary designation form. Retirement accounts. Life insurance. Anything with a POD or TOD line. These assets don't pass through the trust. They go directly to whoever is named on the form. That's important for you to know, because if a question ever comes up about who gets what, this tab tells you which assets are inside the trust and which are outside it."

Tab 8 — Asset inventory.

Sample language:

"Tab 8 is the asset inventory. Everything that's in the trust, how it's titled, where it's held. If you ever need to know what I owned and where, this is your map. It's also the page that gets updated every year, so the version in here will reflect the most recent annual review."

Tab 9 — Attorney and advisor contacts.

Sample language:

"Tab 9 has my attorney's contact information, plus my accountant, financial advisor, and insurance agent if relevant. If you're ever unsure what to do, call the attorney first. That's the single most important thing I can tell you. Don't try to figure anything out alone. Call the attorney."

The remaining tabs (deeds, account confirmations, business documents, personal property assignments) are labeled and self-explanatory. Mention they exist. Don't walk them through one by one.

Section 3: Cover the Succession (about 5 to 10 minutes)

The goal: Show them they're not alone. There's a backup. There's a chain. The attorney handles transitions. They don't have to take this on if their life is in a bad place when the time comes.

This is the section where most trustees ask their hardest question. Don't rush past it.

Sample language:

"If you can't serve when the time comes, the next person in line is [First Backup name]. After them is [Second Backup name]. The attorney manages any transition. You're not the only line of defense, and you don't have to take this on if your life is in a difficult place at the time. The trust assumes you might decline. That's why we built a hierarchy."

This is Marcus's question, almost word for word: *"What if I'm traveling when something happens? What if I'm going through something of my own?"*

Expect it. Welcome it. The fact that they're thinking that way means they're already taking the role seriously.

Section 4: Hand off the Reference Card (about 5 minutes)

The goal: Give them a one-page summary they can take home, keep accessible, and reference without needing to remember any of this conversation.

The Successor Trustee Reference Card lives in Appendix H. By the time you're sitting down for this meeting, it should be printed, filled in with their name at the top, and ready to hand across the table.

Sample language:

"This is a one-page card with everything you actually need. Your name at the top. Where the binder is and how to access the digital backup. The attorney's name and number. The most important line is at the bottom: call the attorney first. Keep this somewhere you'll actually find it. Not in a drawer. Somewhere you'll remember."

Section 5: Close the Meeting (about 5 minutes)

The goal: Confirm they understood enough to feel comfortable. Set a follow-up if anything is unresolved. Update the appendices.

Sample close:

"Anything you want to circle back to? Anything I should explain again? I'd rather answer it now than have you guess later."

After the meeting:

- ☐ Update the Willingness conversation field on Appendix D (mark Yes, add the date)
- ☐ Note the date and any follow-ups on a fresh page in the binder
- ☐ If they raised a question you couldn't answer, send a follow-up email or text within 48 hours with the answer

Handling Difficult Moments

Not every meeting goes the way Priya's went. Here are the four most common pushback scenarios and how to respond.

They get alarmed and ask, "Are you dying?"

"No. I want to be clear about that. This is exactly the kind of conversation people don't have when something is wrong. By then it's too late. I'm having it now because I want you to have time to think about it, ask questions, and tell me if you'd rather not be in this role."

They say, "I don't want this responsibility."

"I appreciate you telling me. I'd rather know now than find out later. Let's talk about why, and I can name someone else if you'd prefer. There's no obligation here."

If they decline, don't argue and don't pressure them into a reluctant yes. Update Appendix D. Complete a new scorecard for a replacement. Have the willingness conversation with the new candidate. The point of doing this in advance is exactly to catch a "no" before it matters.

They ask a legal or financial question you can't answer.

"Honest answer? I don't know. That's exactly the kind of question the attorney is set up to answer. Let me write it down, and I'll get back to you, or I'll set up a call with the attorney where we can both ask."

Don't guess. The Reference Card is built around the principle that you don't have to know. The attorney does.

They get emotional.

"Take your time. We can stop and pick this up later if that's better."

Some people need to sit with this for a day before they're ready to keep going. That's fine. Schedule a follow-up. Don't push through.

Brief the Backups

Your First Backup and Second Backup also need a version of this conversation, but not the full 45-minute walkthrough. They need three things:

1. To know they're named and at what level of the hierarchy.
2. To know who comes before them and that the Primary has the binder.
3. To have their own Reference Card.

A 15-minute coffee, phone call, or video call covers it.

Sample language for a backup conversation:

"I wanted you to know that you're named on my trust as [First Backup / Second Backup] Successor Trustee. The Primary is [name], and they have the full binder. You'd only step in if [Primary name] can't serve. I'm not asking you to memorize anything. I want you to have this card and know where to start if it ever matters. The first line on the card is: call the attorney. That's the only thing you need to remember."

Hand them the Reference Card. Answer any questions. Update Appendix D with the conversation date for each.

When the Meeting Is Complete

A complete family meeting leaves you with three things: a trustee who knows where everything is, a Reference Card in their hands, and a Willingness conversation date filled in on Appendix D.

The meeting isn't permanent. Have a refresher conversation every two or three years, especially after any major life event or any change to the trust. The Reference Card gets reissued any time the trust amends a name, contact, or location.

The whole point of this appendix is the same as the whole point of the trust: when something happens, the people you love start from a binder, a card, and a phone number. That's the difference between a trust that works and one that exists on paper.