THE CLARITY GAP™

A FAMILY GUIDE TO PROTECTING THE PEOPLE YOU LOVE

You Have the Estate Planning Documents—But Is Your Family Really Prepared?

"Because the greatest gift you leave your family isn't just your assets... it's clarity."

By Jon Braddock

Founder & CEO, My Life & Wishes • Creator of The Legacy Vault™

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A Personal Note

For over twenty years, I've sat with families in some of the hardest moments of their lives, the day after a diagnosis, the week after a death, the year after they realized how much was left unsaid.

Somewhere along the way, one truth became impossible to ignore: families rarely fall apart because someone didn't love them enough. They fall apart because no one left them clarity.

This guide is not about death. It's about readiness. It's about making sure that when your family needs answers, they already have them.

I hope you'll read it together.

~Jon

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THE STORY BEHIND THIS GUIDE

752 Stock Certificates

There are moments in life that quietly change everything.

For me, one of those moments happened after my father-in-law passed away.

For nearly two weeks, our family searched through drawers, file cabinets, closets, and boxes looking for important information. Then we discovered 752 original IBM stock certificates that nobody even knew still existed.

That experience changed my life, not because of the stock certificates, but because I realized the real problem wasn't the documents. The problem was that no one knew where they were.

From that day forward, I began asking a different question:

“If something happened tomorrow, could your family actually find and use everything you've already prepared?”

That question became the foundation of everything in this guide.

BRADDOCK INSIGHT

The problem was never that the documents didn't exist. The problem was that no one knew where to find them.

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SECTION 1

The Phone Call Nobody Wants

It's 10:42 on a Tuesday morning.

10:42 a.m.

The phone rings. Your spouse answers. It's the hospital.

There's no warning that prepares you for a call like this. One moment, it's an ordinary Tuesday, coffee, errands, a half-written grocery list on the counter. The next, everything you thought you had time for is suddenly, urgently due.

By 10:45, your spouse is sitting down because standing suddenly feels impossible. By 10:50, the first question arrives, quiet and stunned: “What do I do first?”

11:15 a.m. — The Calls Begin

Someone has to tell the children. Someone has to tell the siblings. Someone has to call work.

Your spouse reaches for a notepad and starts a list, not because they're organized, but because writing something down is the only way to feel like they're doing something.

The list grows fast: Call the kids. Call the funeral home. Find the will. Find the insurance policy. Figure out the accounts.

Nobody taught them how to do any of this. There was never a class. There was only ever supposed to be more time.

1:30 p.m. — “I Know He Had It Somewhere…”

The desk drawer is the first place anyone looks. Then the file cabinet. Then a shoebox in the closet that hasn't been opened in years.

Somewhere in this house, there's a will. There's a life insurance policy. There's a list of accounts. Everyone is fairly sure of it.

Nobody can find it.

“I know he had it somewhere,” your spouse says to no one in particular, standing in the middle of a room that suddenly feels much bigger than it did yesterday.

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4:00 p.m. — The Passwords Problem

The funeral home needs information. The bank needs a death certificate they don't have yet. Someone remembers there was a second phone, but nobody knows the passcode.

Email is locked. The laptop is locked. Even the photos, the ones everyone will want later, are locked behind a password only one person ever knew.

Your family isn't just grieving. They're locked out of your life at the exact moment they need to be inside it.

That Evening — The Attorney Question

Someone finally remembers: “Didn't you say you had an attorney?”

Yes. There was an attorney. Years ago. A name that's familiar but a phone number nobody saved. A firm that may or may not still exist.

The estate plan is real. It exists. It was done correctly, thoughtfully, with care.

But right now, in this house, on this night, it might as well not exist at all, because nobody can find it, and nobody knows who to call.

By Midnight

Your family will have made a dozen phone calls, searched three rooms, and asked the same question four different ways: “Where is it?”

Not because you didn't plan.

Because nobody prepared them to find what you planned.

That's the difference this guide is about.

BRADDOCK INSIGHT

Grief is hard enough. Families shouldn't have to become detectives too.

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SECTION 2

The Clarity Gap™

LOVE

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ESTATE PLAN

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FAMILY

Most people believe that once the documents are signed, the job is done.

"I have a will." "I have a trust." "I'm all set."

But here's the truth almost no one tells you:

Documents create legal authority. Clarity creates family readiness.

Those two are not the same thing.

A perfectly drafted estate plan can still leave a family overwhelmed, confused, and searching. The legal documents answer the court's questions. Your family still needs answers to life's questions today, tomorrow, and in the moment, they need them most.

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The Clarity Gap™ is the space between having an estate plan and having a family that actually knows how to use it.

It shows up in small, painful moments:

“I know Dad had life insurance... but where?”

“I know Mom had passwords... but where?”

“I know there was a trust... but where?”

“I know she talked about her wishes... but I can't remember exactly what she said.”

Confusion creates conflict.

Clarity creates peace.

At a Glance

DOCUMENTS	PREPAREDNESS
• Creates legal authority	• Creates family readiness
• Transfers assets	• Provides access and direction
• Satisfies legal requirements	• Organizes practical information
• Answers the court's questions	• Answers your family's questions

Every family deserves both.

DID YOU KNOW?

Estate planning professionals consistently report the same pattern: families struggle far more over missing information, where things are, who to call, what was intended...than over the legal terms of the plan itself. The paperwork rarely causes the pain. The scavenger hunt does.

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SECTION 3

The Five Questions Every Family Must Answer

Not about products. Not about paperwork. Just five honest questions. Read each one slowly. Answer honestly. The goal isn't to make you feel behind, it's to show you exactly where to start.

1. Can your family find your important documents — today?

Not eventually. Not “somewhere in a drawer.” Today, in the next hour, could someone you love, walk into your home and put their hands on your will, your insurance policies, your account statements, your deed? If the honest answer is “I'm not sure,” you've already found your first Clarity Gap.

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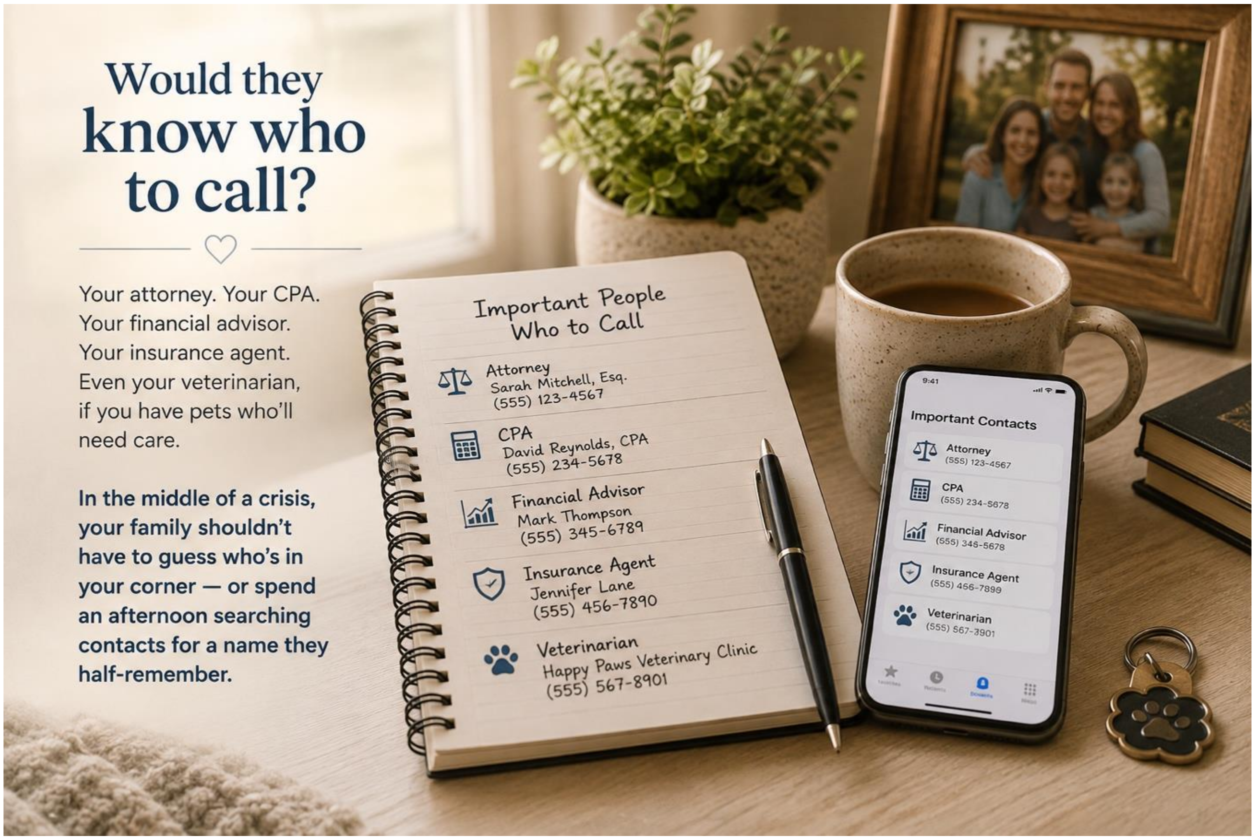
2. Would they know who to call?

Your attorney. Your CPA. Your financial advisor. Your insurance agent. Even your veterinarian, if you have pets who'll need care. In the middle of a crisis, your family shouldn't have to guess who's in your corner or spend an afternoon searching contacts for a name they half-remember.



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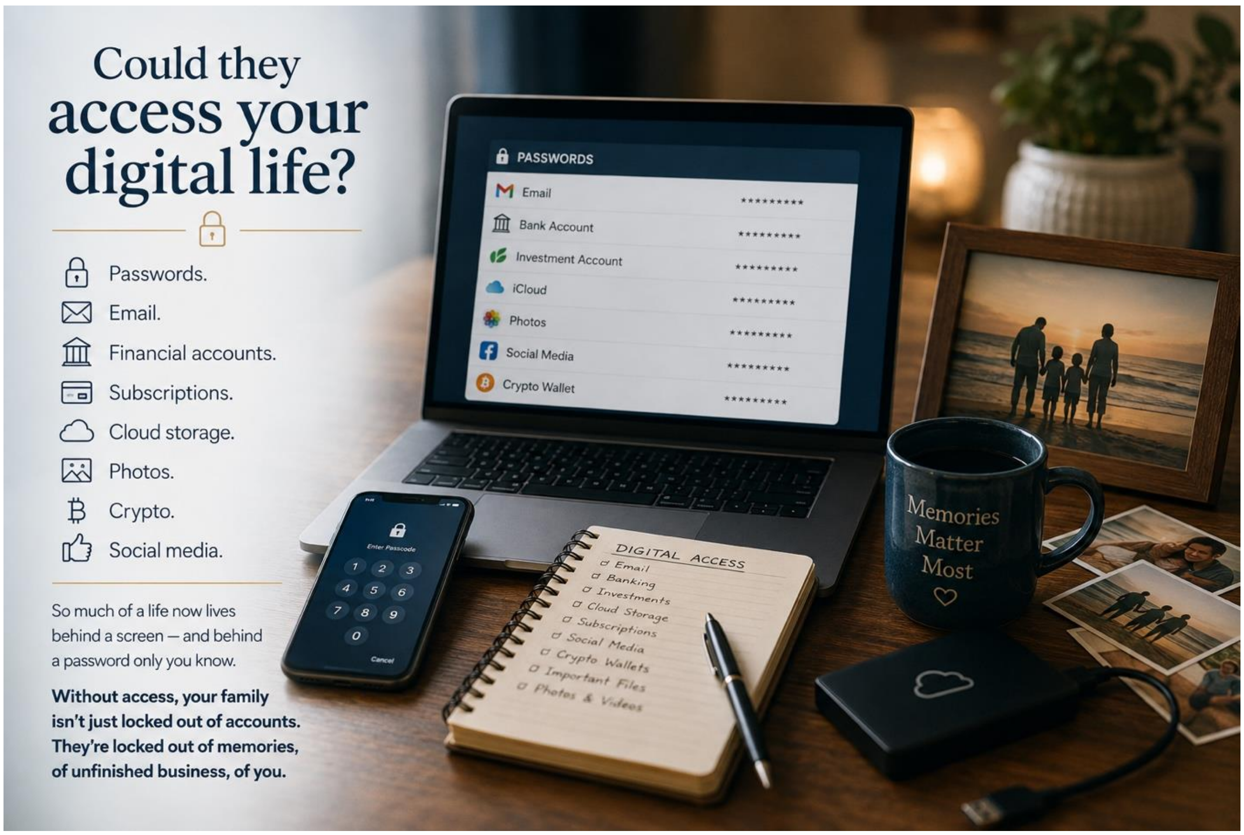
3. Could they access your digital life?

Passwords. Email. Financial accounts. Subscriptions. Cloud storage. Photos. Crypto. Social media. So much of a life now lives behind a screen and behind a password only you know. Without access, your family isn't just locked out of accounts. They're locked out of memories, of unfinished business, of you.



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4. Would they know your wishes?

Healthcare decisions. Funeral preferences. What happens to sentimental possessions, family heirlooms, pets. The personal messages you'd want them to hear. Documents can grant authority to make decisions. They rarely capture what you actually wanted.

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5. Would they know what to do first?

Not after weeks of searching. Immediately. In the first hour, the first day, the first week: is there a clear next step, or will your family be improvising during the hardest moment of their lives?

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Pause and Think

1. Which of these five questions was hardest for you to answer honestly?

2. If something happened to you today, who is the one person who would have to figure all of this out?

3. What is one thing you could organize or write down this week that would make their life easier?

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SECTION 4

The Family Clarity Assessment™

Let's see how prepared your family really is. This is a simple, honest self-assessment, 25 statements across five categories. For each one, mark whether it's true for your family right now. There's no passing or failing. There's only clarity or the lack of it…and both are useful to know.

Legal Documents

☐ My family knows where my estate planning documents are located.

☐ My executor knows they have been named.

☐ My attorney's contact information is easy to find.

☐ My documents have been reviewed in the last three years.

☐ My family knows where the original, signed documents are stored.

Financial & Digital

☐ My family knows which banks and financial institutions hold our accounts.

☐ Someone I trust could access my digital accounts and passwords if needed.

☐ My beneficiary designations are up to date on retirement accounts and life insurance.

☐ My family knows where to find statements for investments, loans, and property.

☐ I have a secure, organized way to store and update my financial information.

Advisors & Contacts

☐ My family knows the names and contact information of my attorney, CPA, and financial advisor.

☐ My family knows who my insurance agent is and how to reach them.

☐ Someone knows exactly who to call first in an emergency.

☐ My family has contact information for close friends, clergy, or other important relationships.

☐ My professional advisors know one another and how to coordinate if needed.

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Wishes & Instructions

☐ My family knows my healthcare wishes and who holds my medical power of attorney.

☐ My family knows my funeral and burial preferences.

☐ I've documented what should happen to sentimental or personal possessions.

☐ My family knows my wishes for my pets, if I have them.

☐ I've written down or recorded personal messages I'd want my family to have.

Family Communication

☐ My family and I have talked openly about my plans.

☐ My executor or trustee knows what's expected of them.

☐ My adult children know where to find this guide, or its equivalent.

☐ We've discussed these topics as a family, not just documented them.

☐ I revisit and update this information at least once a year.

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Your Family Clarity Score

Add up the number of statements that are true for your family, then find your score below.

22–25 **PLATINUM**	Outstanding. You've done the work most families never get to. Your family is remarkably well prepared.
17–21 **GOLD**	A great start. You've covered the fundamentals...a few gaps remain and closing them will make a real difference.
10–16 **SILVER**	Your family may face unnecessary confusion. The good news: you're already thinking about it, which puts you ahead of most.
0–9 **BRONZE**	Your Clarity Gap is significant. Fortunately, it's completely fixable and this guide will show you exactly where to begin.

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SECTION 5

The CLARITY Framework™

Closing the Clarity Gap doesn't require a complicated system. It requires seven simple commitments. We call it the CLARITY Framework™: one letter, one idea, one page at a time.

C

Capture

Collect everything that matters (documents, accounts, instructions, and the small, meaningful things that don't fit in a filing cabinet) in one place.

BRADDOCK INSIGHT

If it only exists in your head, it doesn't exist for your family.

FAMILY REFLECTION

What is one important piece of information that exists only in your memory right now?

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L

Locations

Know exactly where everything is (physically and digitally) and make sure that knowledge doesn't live only with you.

BRADDOCK INSIGHT

A safe nobody can find is not a safe at all.

FAMILY REFLECTION

If your family needed to find your documents today, would they know exactly where to look?

A

Access

Make sure the right people can get to the right information, at the right time…without needing a locksmith, a password reset, or a court order.

BRADDOCK INSIGHT

Authority on paper means nothing if no one can act on it.

FAMILY REFLECTION

Is there anyone who would be legally responsible for your affairs but practically unable to access them?

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R

Roadmap

Leave directions, not mysteries. Show your family the order of operations (what to do first, second, and third) so they're never improvising.

BRADDOCK INSIGHT

A roadmap turns panic into a checklist.

FAMILY REFLECTION

If your family had to act tomorrow, would they know where to start?

I

Intentions

Help your family understand not just what you wanted, but why. Intentions explained, prevent decades of guessing and arguing.

BRADDOCK INSIGHT

Unexplained decisions get questioned. Explained decisions get honored.

FAMILY REFLECTION

Is there a decision in your estate plan that might confuse your family without more context?

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T

Together

Have the conversations now, while you can still have them. The best time to talk about your wishes is long before anyone needs to act on them.

BRADDOCK INSIGHT

The families who talk about it early are the families who argue about it least later.

FAMILY REFLECTION

What is one conversation about your plans that you've been putting off?

Y

Yours

Keep it alive. Life changes…homes, accounts, relationships, wishes. Your clarity should change with it. Review it at least once a year.

BRADDOCK INSIGHT

A plan that's never updated slowly becomes a plan that's wrong.

FAMILY REFLECTION

When was the last time you reviewed your documents, accounts, and wishes?

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SECTION 6

Meet the Families

The following stories are composites; drawn from patterns we've seen again and again in real families. Names and details have been changed, but the moments are true to life.

The Johnson Family

The Johnsons had done the work. Years earlier, at their CLVA's suggestion, they'd gathered every document, listed every account, written down every password, and recorded a simple video message for their kids.

When Tom Johnson passed unexpectedly at 68, his wife Carol didn't have to search for anything. She opened a single folder, physical and digital, and found the will, the insurance policy, the list of advisors, and a short letter Tom had written “just in case.”

Their son later said: “We got to just be sad together. We didn't have to be detectives, too.”

The Reyes Family

Maria Reyes always meant to get organized. She had a will, drafted years ago and tucked in a filing cabinet nobody had opened since. She had life insurance, though her children weren't entirely sure which company. She had strong opinions about her care and her funeral, but she'd never written any of it down.

When Maria had a stroke at 74, her three children spent the first difficult weeks arguing…not about whether they loved their mother, but about what she would have wanted. Two vaguely remembered conversations from years earlier, each recalling them differently.

“We weren't fighting because we didn't love her,” her daughter said later. “We were fighting because none of us actually knew.”

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The Anderson Family

The Andersons were somewhere in between. Robert Anderson had excellent documents, a trust, a will, powers of attorney, all drafted by a good attorney. But the documents lived in a safe deposit box his family didn't know existed, and his passwords lived only in his memory.

When Robert was diagnosed with a serious illness, his daughter Jennifer sat down with a Certified Legacy Vault Advisor, who helped the family complete a Family Clarity Assessment together. Within a few weeks, everything Robert had already done legally was finally matched by something the family could actually use.

“We didn't need new documents,” Jennifer said. “We needed to actually find the ones we had.”

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SECTION 7

Leaving More Than Money

Most inheritances are measured in dollars. But ask anyone who has lost someone they love what they wish they still had, and the answer is rarely a number.

It's Grandma's pie recipe, written in her own handwriting.

It's Dad's voice, saved in an old voicemail nobody has the heart to delete.

It's a box of letters. A set of military medals. A photograph nobody's labeled. The name of the lake where he always said the fishing was best.

These things don't show up in an estate plan. They rarely show up anywhere at all…until someone thinks to gather them, on purpose, before it's too late.

This is the part of your legacy no attorney can draft, and no software can generate on its own. It's yours to capture. And it may be the part your family treasures most.

“The greatest inheritance isn't what your family receives.

It's what they never have to search for.”

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SECTION 8

Your Family Clarity Roadmap

You don't have to close your entire Clarity Gap today. You just have to start.

This Week

- Gather your core documents in one place: will, trust, powers of attorney, insurance policies.
- Make a list of your key advisors and their contact information.
- Talk to one family member about where things are kept.

This Month

- Complete the Family Clarity Assessment™ with your spouse or a trusted family member.
- Write down account information and instructions for digital access.
- Record or write down your healthcare and funeral wishes, if you haven't already.

This Year

- Sit down as a family and talk through your plans, out loud, together.
- Meet with a Certified Legacy Vault Advisor to build your personalized Family Clarity Roadmap™.
- Set a yearly date to review and update everything as life changes.

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SECTION 9

Introducing The Legacy Vault™

Everything in this guide points to one conclusion: a good estate plan and a prepared family are not the same thing…and closing that gap takes more than good intentions. It takes a place to actually put everything.

The Legacy Vault™ is a secure, organized home for everything your family will need (documents, account information, passwords, advisor contacts, your recorded wishes, and the personal messages that matter most). Built around the CLARITY Framework™, it turns what you've captured into something your family can actually find, access, and use, the moment they need it.

It isn't a replacement for your attorney or your estate plan. It's what happens after the paperwork is signed…the practical layer that makes sure your family never has to search.

Inside The Legacy Vault, your family will find:

- Your documents and legal paperwork
- Account and financial information
- Passwords and digital access instructions
- Advisor and emergency contacts
- Your personal wishes and instructions
- Letters, recordings, and messages for the people you love

BRADDOCK INSIGHT

A vault only works if your family can open it. That's the whole idea.

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SECTION 10

How a Certified Legacy Vault Advisor™ Helps

A Certified Legacy Vault Advisor™ (CLVA) specializes in helping families close their Clarity Gap™, not by selling more paperwork, but by making sure the paperwork you already have actually works when your family needs it.

Together, you'll:

- Evaluate your current level of preparedness
- Identify your family's specific areas of vulnerability
- Build a personalized Family Clarity Roadmap™
- Set up and organize your Legacy Vault™
- Review and update your plan every year, as life changes

The goal isn't to sell you something new. It's to make sure your family spends less time searching and more time supporting one another.

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About Jon Braddock

Jon Braddock is the Founder & CEO of My Life & Wishes, creator of The Legacy Vault™ and the author of “Click Here When I Die, *Making Things Easier for Those You Love*”.

After decades working alongside families and estate planning professionals, he built the CLARITY Framework™ to help families close the gap between having a plan and being prepared. He is the creator of the Certified Legacy Vault Advisor (CLVA) program, which trains professionals to guide families through the process of building lasting clarity.

A Message to Families

Dear Family,

If you've made it this far, you've already done something most families never do, you've stopped to think about it before you had to.

You can never eliminate grief. Loss will always be loss. But you can eliminate unnecessary confusion: the searching, the guessing, the arguing over what someone “probably would have wanted.”

That's not a small thing. For the family left behind, it might be the biggest thing of all.

Thank you for reading this. Thank you for caring enough to prepare. And when you're ready, know that a Certified Legacy Vault Advisor™ is ready to help you turn these pages into a plan.

With care,

Jon

A FINAL THOUGHT

Don't wait for a crisis to discover your family's Clarity Gap. Meet with a Certified Legacy Vault Advisor ™ to build your personalized Family Clarity Roadmap — while everyone who needs the answers is still here to provide them.

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Your Certified Legacy Vault Advisor™

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Ready to close your family's Clarity Gap? Reach out — I'd be glad to help.

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"The goal isn't simply transferring assets. It's transferring clarity."

— Jon Braddock

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