

PLAYBOOK

# Estate Planning & Wealth Management

*Handshake Outreach email sequence, adapted.*

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Four messages, one sequence. Mail-merge ready.

## ADAPTATION 15

# Category notes

Estate planning and wealth management occupy a unique trust position: the client is hiring someone to manage decisions they won't be alive to verify. The stakes are both financial (lifetime of assets, generational transfer) and deeply personal (family dynamics, end-of-life wishes, legacy). Visitors to these sites often arrive after a triggering life event — marriage, birth of a child, death of a parent, inheritance, divorce, or a health scare — and are emotionally primed but wary of being sold. The industry's trust problem is fee opacity: the difference between fee-only, fee-based, and commission-based advisors is genuinely confusing and has enormous financial implications over a lifetime. The costly signal here is naming what the advisor doesn't do and explaining how they get paid before the prospect asks.

Insider terms: fee-only vs. fee-based vs. commission-based (the single most important distinction for consumers — fee-only means no commissions, no product sales; fee-based means they may also earn commissions; commission-based means they're selling products), fiduciary duty (legally required to act in your interest — but only some advisors are fiduciaries), AUM (Assets Under Management — the basis for most wealth management fees, typically 0.5%–1.5%), financial plan vs. investment management (distinct services, often conflated), revocable living trust, pour-over will, power of attorney (financial and healthcare — two separate documents), beneficiary designation (often overrides what the will says — the most common estate planning mistake), HIPAA authorization, letter of intent (non-binding but critical for guiding executors), funded vs. unfunded trust (a trust that hasn't been funded is just paper), estate tax exemption (currently ~\$13.6M per person, scheduled to sunset).

MESSAGE 1 OF 4 / SEND WITHIN 4-24 HOURS

# Message 1: The Honest Hello

*Acknowledge the cold contact. Lead with fee transparency. Give one useful warning.*

**Subject:** A note from [First Name] at [Firm] – not a pitch for your assets

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Hi –

You stopped by [Firm]'s website recently. If you're researching estate planning or wealth management, you're probably trying to figure out who to trust with decisions that will outlast you. That's not a casual search, and I'm not going to treat it like one.

I'm [Name], [role] at [Firm]. Before I tell you about us, I want to tell you the one thing most firms won't say upfront: how we get paid. [Firm] is [fee-only/fee-based – be specific]. That means [specific explanation – e.g., "we charge a flat fee for financial plans and a percentage of assets we manage. We don't earn commissions. We don't sell insurance products. We don't receive referral fees from anyone. If we recommend something, it's because we think it's right for you, not because we're compensated for recommending it."]

I'm telling you this first because the difference between fee structures is the single most important thing to understand before hiring any financial advisor, and most firms bury it. If you're talking to other advisors, ask each one directly: "Are you a fiduciary, and how are you compensated – all sources?" The ones who answer clearly and completely are the ones worth talking to.

I'll send two more notes – short, focused on the things worth knowing whether you ever work with [Firm] or not. Easy unsubscribe.

– [Name]

[Direct line, [Bar/credential number], reply-to]

MESSAGE 2 OF 4 / SEND 3-4 DAYS LATER

# Message 2: The Inside Knowledge

*The costly signal: the estate planning mistake that costs more than taxes — and how to prevent it.*

**Subject:** The estate planning mistake that costs families more than taxes

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[Name],

Following up. Most people assume the biggest risk in estate planning is taxes. It isn't. The biggest risk is beneficiary designations that contradict the will.

Here's what happens more often than any estate attorney wants to admit. A person creates a thorough estate plan — will, trust, powers of attorney — that divides assets equally among three children. But their 401(k) beneficiary designation still lists their ex-spouse from fifteen years ago. Their life insurance names only one child, not three. Their bank accounts have a pay-on-death designation to a sibling who was meant to be temporary. When they die, those beneficiary designations override the will. Legally, there's almost nothing the other heirs can do. The assets go where the designation says, not where the will says.

This isn't a rare edge case. It is the most common estate planning failure in the United States, and it happens because beneficiary designations live in separate systems — the brokerage, the insurance company, the bank, the retirement plan — and nobody coordinates them unless someone is specifically paid to do so.

The fix is straightforward but requires discipline: after completing or updating any estate plan, request a copy of every beneficiary designation on every account and policy you own. Lay them next to the estate plan. Do they match? If they don't, update them. Then do this again every time there's a major life event — marriage, divorce, birth, death, inheritance.

If you want a simple beneficiary-audit checklist — a one-page document that lists every account type and what to check — [\[link\]](#). No form, no email gate.

— [Name]

MESSAGE 3 OF 4 / SEND 5-7 DAYS LATER

## Message 3: The Story

*One real client whose plan failed despite doing everything right. Funding matters.*

**Subject:** The client who had a plan – and it almost didn't matter

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[Name],

Wanted to share a story.

About five years ago, a client I'll call Robert came to us after his mother died. She had done everything right – revocable living trust, pour-over will, powers of attorney, healthcare directive. She'd paid a reputable attorney \$4,000 to draft the documents. The estate plan was thorough and well-written. On paper, the transition should have been seamless.

It wasn't. Her trust had never been funded. The attorney had drafted the trust document but hadn't transferred her assets into it – her house, her brokerage accounts, her bank accounts were all still titled in her personal name, not in the name of the trust. The trust was technically perfect and practically useless. Every asset had to go through probate, which took fourteen months and cost the family over \$30,000 in legal fees. It also made the estate public record, which Robert's mother had specifically wanted to avoid.

The attorney hadn't done anything wrong in the narrow sense – funding the trust is technically the client's responsibility. But Robert's mother, like most people, assumed that when she paid an attorney to create a trust, the trust would work. Nobody explained that creating the document and making it functional are two separate steps.

After Robert's experience, we changed how [Firm] works. Every estate plan we're involved with includes a funding checklist and a ninety-day follow-up to verify that every account, property deed, and policy has been retitled or redesignated. It's not glamorous work. It's the work that makes the plan real.

If you want to talk about whether your current plan is actually funded – not just drafted – reply or call [number]. It's a conversation, not a consultation fee. One more note and I'll leave you alone.

– [Name]

MESSAGE 4 OF 4 / SEND 5-7 DAYS LATER

# Message 4: The Clean Close

*Three options. The exit is graceful. The questions are theirs to use — with anyone.*

**Subject:** Last note from me

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[Name],

Last email unless you want to stay in touch. Three options:

**If you want to talk:** Reply or call [number]. The first conversation is about your situation, not ours — what triggered the research, what you're worried about, and whether you need a full plan or a specific fix. If your needs are simple enough that you don't need us, we'll tell you that and point you to the right resources.

**If you want to keep learning:** [Firm] publishes a [monthly/quarterly] financial planning brief — not market commentary, but practical topics like the estate tax exemption sunset, Roth conversion windows, beneficiary audit reminders, and how to talk to aging parents about their finances. [link] to subscribe.

**If [Firm] isn't the right fit:** Whoever you work with, five questions will protect you: (1) Are you a fiduciary — always, not just sometimes? (2) How are you compensated — all sources, including commissions, referral fees, and revenue sharing? (3) If you draft a trust, who is responsible for funding it, and how do you verify that it's been done? (4) How often will we meet, and what triggers a plan update between meetings? (5) What happens to my plan and my accounts if you retire, sell your practice, or die? If an advisor can't answer all five clearly, keep looking.

Either way, I hope you find someone you trust.

— [Name]

# How to ship this

- **Replace the brackets.** [Firm], [Name], [role], [number], [link], [credential] — every placeholder filled, nothing left in template form.
- **Pick a real advisor or attorney as the sender.** Not a junior associate or intake coordinator. Use the actual advisor's direct line and reply-to.
- **Render the body as plain text.** HTML email part, slightly large font (~16-17px), warmer-than-white background. Looks typed. Reads typed. People scan plain text differently.
- **Mind the cadence.** Message 1 within 4-24 hours of the visit. Message 2 three to four days later. Message 3 five to seven days after that. Message 4 five to seven days after that. Then stop.
- **Honor the promise.** If you said “last email,” it's the last email. Reactance kills the relationship faster than silence.