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SUCCESSION SYSTEMS / CONTINUITY

# Estate Archetypes: *Authority* Transfer

Death and incapacity are engineering problems: authority, liquidity, and clarity—or chaos with a notary stamp.

SYSTEM ARCHETYPE 037

## Estate Plan / *Continuity* /

Estate planning archetypes route authority and assets through wills, trusts, and powers of attorney when personalities cannot be present. Tie them to trust design, bucket policy, asset location, and capital gains

timing so documents match the balance sheet—not the other way around.

## 1. Archetypes, Not *Acronyms*

Estate planning archetypes—wills, revocable trusts, irrevocable shells, financial and healthcare powers of attorney—are recurring patterns for transferring authority and assets when you cannot show up in person. The job is continuity: who signs, who pays taxes, who protects dependents.

Pair documents with three-bucket policy and asset location so instructions match where wealth actually lives.

*"Estate planning is empathy with paperwork."*

## 2. Wills vs. *Trusts*

Wills handle probate-visible defaults; trusts can route privacy, incapacity, and multi-jurisdiction flows. The choice is governance, not vibes—name trustees who will answer the phone at 2 a.m. without drama.

### 3. Powers of Attorney and *Live* Risk

POA documents fail when institutions reject them or agents misunderstand scope. Refresh on life events; keep originals discoverable; align with robustness vs. resilience for medical and financial continuity.

ESTATE PACKET MINIMUM

01

#### Asset and liability map

Accounts, entities, debts, digital keys—one page updated annually.

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02

## Decision tree for incapacity

Who steps in first, second, and how disputes escalate.

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03

## Beneficiary audit

Retirement accounts, insurance, transfer-on-death—match intent to law.

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04

## Successor briefing

One plain-language letter: values, contacts, passwords vault location.

# 4. Taxes at *Death* and Transfers

Coordinate with [capital gains architecture](#) for basis step-up questions and timing of sales during administration—small sequencing errors can be

expensive.

## 5. Living *Review*

Run inversion annually: three ways your documents silently became wrong.

Path dependence means early naming mistakes echo for decades.

Build the *lattice*, not the legend.

Return to the Reading hub for essays, tools, and the rest of the 100-topic map.

