Rather than wait for an adult child to finally ask how the parents’ estate is arranged the parent could preemptively share. I think this could prevent many disagreements and uncertainties among the children.

The following is my idea on how my wife, and I could address our own adult children. As you read this think about how you might address your loved ones.

Dear adult children,

Few things give us more joy than witnessing the spouses and parents you have become. We cherish every moment we spend with you and our lovely grandchildren.

Of course, nothing lasts forever and so we have prepared for what may lie ahead.

If we’re ever hospitalized please accept and honor our strong wish not to be kept alive simply for the sake of not dying.

We’ve had wonderful long lives and are blessed in more ways than we can count. But one day it will be time to let go so do not hold on to us. Instead, carry us in your hearts for the rest of your days.

We all wish to go quickly and without pain but that is beyond our control. This is why we told you where we’d like to receive long-term treatment and move permanently if need be.

And we chose our daughter to speak on our behalf with medical professionals. She’s one herself, she’s familiar with the system. Sons, your sister will follow our guidance, she’s not making her own decisions.

We have set up our estate so you and some charities will inherit. Please, no fuss. Our attorney will handle the logistics. Give him time to do so.

We trust you will be able to share what’s in our apartment in a friendly manner. Before you do so, have a wonderful meal at our favorite restaurant, on us, toast us with your favorite wine, then go to our apartment and divide.

You have no other siblings, take care of these relationships first. No material thing trumps this.

We are so proud of you.

With endless love.

Your parents.

Jorgen Vik, CFP®

CERTIFIED FINANCIAL PLANNER™

Partner

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