

SAMPLE DELIVERABLE

The family balance sheet. Everything on one page.

The summary we keep current for each family: what you own, what you owe, how it's protected, who is doing what, and what happens next. Updated whenever something changes.

The Calder family (fictional) Rochester, NY and Naples, FL Sold the family company in 2025 Two adult children As of March 2026

What the family owns

ILLUSTRATIVE

INVESTMENTS AND CASH

Investment accounts	Held at Fidelity, in the family's names	\$4,850,000
Retirement accounts	Two IRAs and a 401(k) rollover	\$1,920,000
Cash reserve	Twelve months of spending plus the 2026 tax bill	\$620,000

FROM THE SALE

Seller note from the buyer	Paid quarterly through 2030	\$1,100,000
Escrow held back at closing	Scheduled release mid-2027	\$400,000

HOMES

Primary home, Pittsford	\$1,250,000
Condo, Naples	\$780,000
Total owned	\$10,920,000

WHAT THE FAMILY OWES

Mortgage on the Naples condo	\$310,000
2026 tax balance Set aside in the cash reserve	\$185,000
Total owed	\$495,000

NET WORTH

\$10,425,000

\$1.5 million of this is still a promise from the buyer, not cash. The spending plan does not depend on it.

How it's protected

Umbrella liability, \$5 million Reviewed with the agent, February 2026	IN PLACE
Term life on David, \$2 million Still needed now that the business is sold?	REVIEW
Long-term care Quotes requested; family to decide	OPEN
Disability coverage Dropped after retirement	DONE

Estate documents

Wills and revocable trust Signed 2019. Doesn't reflect the sale or the move	UPDATE
Powers of attorney, health care proxies Current in New York; Florida versions needed	REVIEW
Beneficiaries on every account Checked against the trust, February 2026	IN PLACE
Titling of the new accounts Brokerage accounts retitled to the trust	DONE

Who does what

Morrowgate Investments, the plan, this page, and the agenda for everyone below.

The family's CPA Tax returns, the 2026 projection, estimated payments.

Estate attorney Trust update and the Florida documents.

Insurance agent Long-term care quotes and the life policy review.

This year's action list

☐ Pay 2026 estimated taxes from the reserve	CPA and Morrowgate	APR · JUN · SEP
☐ Update the trust for the sale and the Florida move	Estate attorney	BY JUNE
☐ Decide on long-term care coverage	Family and agent	BY SEPTEMBER
☐ Family meeting with both children: what the plan means for them	Greg leads	OCTOBER
☐ Year-end: Roth conversion and donor-advised fund gift	CPA and Morrowgate	NOVEMBER

Sample document. The family, figures, dates and coverage are fictional and for illustration only.

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