

The Legacy Starter Checklist

Five things every Louisiana adult should have in place — explained in plain language, not legal jargon.

"Estate planning isn't for the rich. It's for the responsible."
— Jade Brown-Russell



1

A Valid Testament (Louisiana's Will)

In Louisiana, this document is a testament, not a "will" — and it must meet specific formalities to hold up in court.

- ❑ I have a validly executed testament — notarial (signed with a notary and two witnesses) or olographic (*entirely* handwritten, dated, and signed by me). All pages must be fully signed (not initials).
- ❑ It reflects my current family situation — marriage, divorce, children, or a new business since it was last signed.
- ❑ It accounts for Louisiana's forced heirship rules, which protect certain heirs regardless of what the testament says.
- ❑ A trusted person knows the original document exists and where it's kept.

2

A Procuration (Louisiana's Power of Attorney)

This names someone to handle your financial and legal affairs if you're unable to.

- ❑ I've named someone I trust to act on my behalf financially and legally.
- ❑ It's specific enough to actually be useful — bank access, bill pay, property, and business matters if applicable.
- ❑ It's durable, meaning it stays effective even if I become incapacitated.

3

A Healthcare Directive

This documents your medical wishes and names who can speak for you if you can't speak for yourself.

- ❑ My healthcare wishes are documented in writing, not just discussed.
- ❑ I've named someone to make medical decisions on my behalf if needed.
- ❑ That person actually has a copy — not just me.

4

Beneficiary Designations

Life insurance and retirement accounts pass directly to whoever is named on the account regardless of what your testament says.

- ❑ I've checked the beneficiaries on my life insurance policies.
- ❑ I've checked the beneficiaries on my retirement accounts (401(k), IRA, pension).
- ❑ I've updated them after any marriage, divorce, or new child.
- ❑ They match my testament — no contradictions between the two.

5

Tell Someone Where Everything Is

A plan no one can find isn't a plan.

- ❑ A trusted person knows these documents exist.
- ❑ They know exactly where the originals are kept.
- ❑ They have contact information for my attorney.
- ❑ I've actually had this conversation out loud — not just assumed they'd know.

Louisiana is Different!

Louisiana isn't like the other 49 states — and neither is your estate plan. Louisiana is the only state in the country built on civil law, not common law — which means the online will template that works for the rest of America may not hold up here at all.

Ready to Start Securing Your Legacy?

This checklist is a starting point, not a finished plan. Every Louisiana family's situation is different.

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DISCLAIMER: Educational information only. Not legal advice. Estate planning is fact-specific. Consult a Louisiana attorney regarding your specific circumstances.

➔ Louisiana Estate Planning Seminar

Tuesday, September 15, 2026 • 6:00 PM
Maroon Workspace, 1206 St. Charles Ave.

To reserve your seat or schedule a private consultation, contact us at jade@jdrussellconsulting.com or visit us: www.jdrussellconsulting.com.