MAROON
ESTATE COLLECTIVE
POWERED BY JD RUSSELL CONSULTING LLC

What Wealthy Families Do Differently

Five disciplines behind enduring wealth — and the first steps toward building them for your family.

"None of this requires millions. It requires a plan."
— Jade Brown-Russell

Lasting wealth is rarely accidental.
It is created through coordinated planning, clean documents, and disciplined review.

1. Trusts, Not Just Testaments

A trust can control how and when wealth transfers – a testament (will) alone cannot always do that.

- I know whether a trust fits my family's goals.
- Any trust I use is coordinated with Louisiana's forced heirship rules.
- I understand what my trust controls versus what my testament controls.
- **If I have a trust, it is actually funded. Structure matters.**

2. Liquidity, Not Delay

Life insurance can create immediate cash so heirs do not have to sell what was built just to cover costs.

- My coverage reflects my current family and financial picture.
- My beneficiaries are current and aligned with my plan.
- **I have considered funeral costs, debt, and business obligations.**
- If I own a business, I have considered key-man (person) or buy-sell funding insurance.

3. Business Structure That Survives You

A business should not depend on one person's presence to remain functional.

- My operating agreement addresses death, incapacity, and exit.
- Someone besides me knows how to keep operations moving.
- **My transfer plan is coordinated with my estate plan.**
- I have named a successor or emergency point person in writing.

4. One Team, One Plan

Attorney, CPA, and advisor should work from one coordinated strategy – not three separate ones.

- I have the right attorney, CPA, and advisor for my situation.
- They know about one another and can coordinate if needed.
- My documents do not contradict with one another.
- **I have had at least one multi-advisor conversation.**

5. Review, Refine, Repeat

A strong plan is reviewed on a rhythm, and revisited sooner when life changes.

- I have reviewed my plan within the last two years.
- I know the life events that should trigger an earlier review.
- I know exactly who to call when something changes.
- **My plan is a living document, not a file in a drawer.**

The Real Takeaway

What wealthy families do differently is **not a secret**. It is an ecosystem: **trusts, liquidity, structure, a coordinated team, and regular review**. None of it requires a fortune to begin. It requires a plan built for your family and coordinated under Louisiana law — not a generic template.

Ready to Build Your Ecosystem?

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

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.

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