

# MARK COLGAN

## Plan Your Legacy "Breadcrumbs" Program

### Life After Death? Yes, If You Plan For It

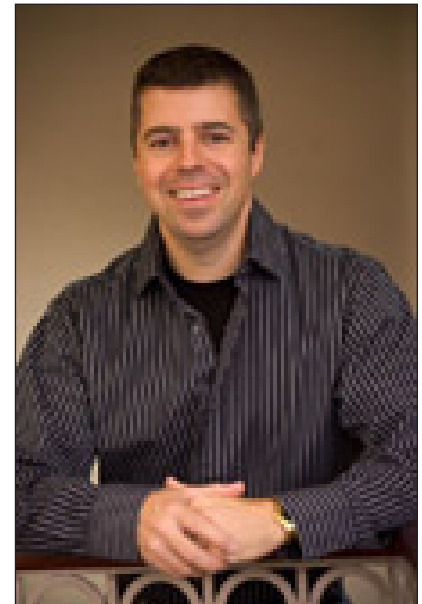
Help Your Clients Create an Enlightening Experience For Their Loved Ones

Certain things are just facts. No matter how hard we try, no matter how well we take care of ourselves and those around us, we simply will not always be here. But fortunately it's also a fact that the positive impact we have on those around us does not have to stop when we're physically gone. There are wills and traditional estate plans to prepare and provide for the financial needs of those we leave behind, and just as importantly, there is legacy planning to ensure that our values, memories and wishes are clearly communicated to all we care about after we're gone.

Without planning and simple organization of vital information, millions of dollars are lost every year. But much worse, more than money is lost. We hear it every day. Someone we know unexpectedly experiences an emergency, illness, incapacitation or death. And because it was "unexpected" they were unprepared. We know what happens next, too. In almost every instance the lack of organization and preparedness results in individuals themselves and their loved one's experiencing added, unnecessary stress and hardship — everything from family disputes and lack of clarity about final wishes to costly mistakes about the individuals' personal matters.

Let's face it. Emergencies, illness and even death are not pleasant things to think about but they are to be "expected." In fact, there is tremendous value in not only expecting to face challenges, but also making sure we are ready for them in every way. In most cases, the negative consequences listed above are easily preventable. By simply articulating and documenting personal and practical details, loved ones can focus on necessary grieving and rebuilding their lives with the meaningful guidance provided in a legacy plan.

It is tragic that such a simple task with profoundly positive impact is often neglected. Yet the reasons are certainly understandable. First of all, people don't like to face mortality. Secondly, even if we learn to embrace it, we rarely presume it's imminent and fail to make all the necessary planning a priority. And, as if these two facts weren't enough, the last is significant. Even if we accept our mortality, acknowledge the importance of being prepared and the value of legacy planning, until recently there has not been an easy and affordable solution.



Mark Colgan

ADVISOR "HIGH FIVE!"

Today, there are services like Mark Colgan's Plan Your Legacy "Breadcrumbs" program ([www.planyourlegacy.com](http://www.planyourlegacy.com)) Colgan said he founded PlanYourLegacy.com when he realized first hand that too little is done to ensure that our personal beliefs and values will be clearly left to those we care about. His flagship service, Breadcrumbs, is a subscription service that allows financial planning and legal professionals to offer their clients the peace of mind of a comprehensive legacy plan as a stand-alone product or part of a larger estate plan. By helping your clients articulate and preserve important information about their values, life lessons and final wishes they can be confident and assured they will leave behind a meaningful legacy rather than a mess of unanswered questions.

Designed with input from leading experts in the fields of financial planning, law, insurance, funeral planning, and disaster recovery, Breadcrumbs uses a simple on-line survey format to capture the essential information most valued by survivors, estate attorneys, financial professionals, insurance specialists and more. In keeping with "expecting the unexpected" the Breadcrumbs legacy planning software is available from any internet-connected computer, anywhere in the world—protecting critical user data from hard drive crashes, computer theft, or other computer problems stemming from fire, flood, earthquake or other natural disaster.



*Mark Colgan CFP® is Founder and CEO of Plan Your Legacy and President of Colgan Capital. The combination of his personal and professional background gives him a unique perspective on financial and legacy planning. In 2001, he was a successful CFP who was been married to his wife, Joanne, for seven years. When she died unexpectedly at the age of 28, Mark's wonderful life was dramatically changed forever. Inspired by the challenges he faced as a young widower, Mark authored *The Survivor Assistance Handbook: A Guide for Financial Transition*. Mark also founded Plan Your Legacy, a company dedicated to helping individuals live and leave meaningful legacies by building legacy plans that reflect and preserve their values, life lessons, memories and final wishes.*

*Today, Mark is a national speaker and an often-cited expert on legacy planning. His articles have appeared in such national publications as U.S. News and World Report, The Journal of Financial Planning, American Association of Individual Investors, and Money Adviser, a Consumer Reports publication. He has also been cited by Fox News, CBS MarketWatch, Oprah and Friends, and other national media. For more information please visit [www.planyourlegacy.com](http://www.planyourlegacy.com)*

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