LEGACY ARCHITECT RVA / FREE GUIDE

The 2026 Blind Spot in Estate Planning

Wills cover property. Almost none of them cover what's actually running your life day to day.

ORDER IN YOUR ABSENCE

Wills cover property. Almost none of them cover what's actually running your life day to day.

Digital assets stopped being a side note a while ago

One of the clearest shifts in estate planning right now is a simple realization: online accounts, cloud storage, digital wallets, subscriptions, and a dozen interconnected platforms are the actual backbone of most people's lives. Traditional estate documents leave a real practical gap. They don't answer the how of access and continuity when somebody isn't around to explain it.

The average person is juggling dozens of these systems. Business owners, easily double or triple that. In most cases, the people closest to them know little or nothing about any of it.

That's not a lack of responsibility. It's a gap in the organization

When someone needs to step in, the process can eat days or weeks of searching through devices, files, and accounts, usually while they're also handling the actual crisis in front of them.

Clear, accessible information makes continuity possible.

Scattered, undocumented systems create delay nobody has time for. I saw that pattern play out repeatedly in hospice coordination, medical compliance, and insurance operations. It applies as much to a personal life as it does to a hospital floor.

A Life Manual closes the gap without becoming a liability itself

It's a structured guide that identifies the systems in your life, where the records actually live, and how a trusted person can step in cleanly if they ever need to. It's not a collection of sensitive data or passwords sitting in one dangerous place. It's a clear index and a set of instructions built to support continuity, not create a new risk.

This is about what keeps functioning, not about the end

This kind of preparation is less about mortality and more about making sure the systems that matter keep working when they're needed the most.

Order in your absence.

Is your digital life actually covered?

Take the Free Readiness Check. Rather start on your own? The Just-In-Case Plan walks you through it for $29.

Order in Your Absence.

NEXT STEPS

Your first step can be small. Start with the free Readiness Check, or explore what a Life Manual can put in order for your family.

Take the free Readiness Check

Explore services and the Life Manual

REFERENCES & LINKS

Resource 2: jicplan.legacyarchitectrva.com

Resource 3: legacyarchitectrva.com

About this guide

Prepared by Legacy Architect RVA, Richmond, Virginia. This guide is educational and helps families organize practical information. It does not provide legal, financial, tax, or medical advice. Consult qualified professionals about decisions and legal authority.

legacyarchitectrva.com