

A Cozy Chat About Your Legacy: Planning for Peace of Mind This Holiday Season

12 Estate Planning Steps to Take This Holiday Season

“On the first day of Christmas, my true love gave to me a partridge in a pear tree.”

—The Twelve Days of Christmas

A partridge in a pear tree? Lords a-leaping? Many of us may know the lyrics to “The Twelve Days of Christmas,” but few likely know its origin or the meanings behind the song. And what is the story with the 12 days, anyway? Isn’t there just one?

The popular song was inspired by the 12-day liturgical season in Christianity known as Christmastide that runs for 12 nights, from December 25 to January 5.¹ It began as a Church tradition and later inspired a period of feasts in medieval and Tudor England, as well as an English folk song.² The modern version we know was not written until 1909.³

The song may be about symbolic gifts of love and melody, but in estate planning, the most valuable gifts you can give are the ones that bring clarity, protection, and peace of mind—and that last well beyond the holidays.

Keeping in the spirit of the song, consider the following 12 estate planning gifts, each one a practical step you can take to protect your loved ones and plan for your future.

1. A partridge in a pear tree. Female partridges are among a group of clever birds known to feign injury as a way to lure predators from their nest and protect their young. Think of your estate plan as the human version of that instinct—a clever way to protect and reduce risk for your own loved ones.

Estate planning step: Schedule meetings with your financial advisor and estate planning attorney to discuss your priorities, values, and needs. Laying this groundwork ensures that every step that follows serves your core objectives. Be prepared to discuss family dynamics and special circumstances; pinpoint your legal objectives (e.g., minimizing estate taxes or avoiding probate); and determine which financial and estate planning strategies best meet your needs.

2. Two turtle doves. Turtle doves often serve as a symbol of devotion. A comprehensive estate plan that includes everyone you value in your life can demonstrate your own level of commitment to those closest to you.

Estate planning step: Before meeting with your advisor and attorney, gather your personal, financial, and family information, including names, birthdates, and contact information for your children, stepchildren, spouse, siblings, and other loved ones. Consider involving your spouse or your closest family members early in the process.

¹ Catherine Boeckmann, *What Are the 12 Days of Christmas? And When does the 12 Days of Christmas start?*, Almanac (Nov. 12, 2025), <https://www.almanac.com/what-are-12-days-christmas>.

² *Id.*

³ Meghan Jones, *What Are the 12 Days of Christmas, and What Do They Mean?*, Reader’s Digest (Sep. 9, 2025), <https://www.rd.com/article/where-do-12-days-of-christmas-come-from>.

Including them early helps ensure that everyone understands your intentions, avoids misunderstandings, and reduces the risk of surprises or conflict later.

3. Three French hens. In the famed Christmas carol, the three French hens are commonly associated with the virtues of faith, hope, and generosity. In seeking to safeguard your own nest egg for the next generation, consider what hopes you may have for their future as well as whom you would trust most to carry out your wishes.

Estate planning step: Take time to identify your beneficiaries and understand their individual needs—financial, emotional, or otherwise. Knowing what you want to support in each person’s life helps shape a plan that is both practical and meaningful. But do not stop there; think carefully about whom you trust to carry out your wishes, since the success of your plan depends on choosing the right people to fulfill your intentions when the time comes.

4. Four calling birds. Some historians assert that the song lyrics originally referenced “colly” birds,⁴ an archaic term for blackbirds. Highly territorial, blackbirds stand ready to defend their home under any circumstances. Once you have a clear picture of what you wish to protect, you will also be able to secure all that you hold dear.

Estate planning step: Prepare an inventory of everything you own and owe, including a complete list of your assets (e.g., accounts and property), income information, and existing insurance policies, as well as your debts. Have this information organized and ready to share at your meetings with your advisor and attorney, ensuring you can effectively defend and protect your loved ones through your estate plan.

5. Five golden rings. According to some researchers, the gold rings from the “Twelve Days of Christmas” song do not signify jewelry but the name of yet another bird, the goldfinch.⁵ A resilient and adaptable songbird species, the goldfinch reminds you to be prepared to weather any of life’s unpredictable events.

Estate planning step: Preparing for the unexpected means considering many possible scenarios. Your estate plan should be flexible enough to adapt as your life, family, and finances evolve. Before meeting with your advisor or attorney, review any recent life changes, such as births, deaths, marriages, or the acquisition of new assets, and consider how your goals may shift over time. This will enable your plan to be designed to grow and adapt with you.

6. Six geese a-laying. Some pinpoint the six geese in the song as representing creation and new life. Similarly, think of estate planning not as gloomy or morbid but as a forward-looking act of creating new opportunities and protections for those who come after you.

Estate planning step: An estate plan encompasses more than distributing your money and property after you have passed away. Creating a thoughtful plan that passes your wisdom and values on to your beneficiaries can prove just as meaningful. Think about

⁴ Peter Armenti, *Is It “Four Calling Birds” or Four Colly Birds”? A “Twelve Days of Christmas” Debate*, Library of Congress Blogs (Dec. 21, 2016), <https://blogs.loc.gov/catbird/2016/12/is-it-four-calling-birds-or-four-colly-birds-a-twelve-days-of-christmas-debate>.

⁵ Pamela Patton, *Five Gold Rings*, Princeton University (Dec. 20, 2021), <https://ima.princeton.edu/2021/12/20/five-gold-rings>.

what family histories, stories, or personal philosophies feel crucial to share with the next generation. You may consider including these in a legacy letter that accompanies your estate plan. Taking this step not only strengthens your legacy but also provides new opportunities and perspectives for the next generation to build upon.

7. Seven swans a-swimming. The number seven is often regarded as sacred in many religions and cultures. In Catholicism, it has often been tied to completeness or perfection. While no one is perfect, you can work with advisors and estate planning professionals to ensure that your estate plan is as complete and legally solid as possible.

Estate planning step: Finalizing and signing your estate planning documents is essential to ensure that they are legally valid and enforceable. Because requirements for witnesses, notarization, and execution vary by state, working with a qualified professional helps ensure that your documents meet all legal standards and reflect best practices in your jurisdiction.

8. Eight maids a-milking. The milkmaid in the lyrics has elicited a range of interpretations throughout history, including portrayals of diligence, humility, and dignity in everyday tasks. At first glance, estate planning may seem to be of interest only to those with significant wealth, but in reality, it is a process from which everyone can benefit, regardless of the size of their estate.

Estate planning step: Focus on your goals, not just your net worth. Like the milkmaid who found meaning in her everyday work, view your estate plan as a way to care for the people and values that matter most—both during your lifetime and after your death. A well-crafted plan can also guide and protect you during periods of incapacity (being unable to handle your own affairs), ensuring that your daily life and decisions continue to reflect your wishes.

9. Nine ladies dancing. Whether the nine ladies in the song symbolize angels or virtues such as love, joy, and patience remains uncertain. Either way, they serve as a reminder to take the necessary steps in the estate planning process. It may initially seem intimidating or hard to follow, but with guidance from your advisor and attorney, all components of your plan will ultimately align.

Estate planning step: Partner with a professional to master all the right estate planning moves. If you establish a trust-based estate plan, be sure to fund the trust, i.e., transfer assets into it, so it actually works as intended and avoids probate. Another smart move is to keep your beneficiary designations up-to-date, ensuring that your accounts align with the rest of your plan.

10. Ten lords a-leaping. The leaping lords remind us to lift others up and stay connected during the holidays. Joy grows when it is shared, especially with those who may need extra support or encouragement.

Estate planning step: Taking the lead involves helping those around you. In estate planning, communicate the key elements of your plan to all key partners involved in the process, including your fiduciaries and beneficiaries. Ensure that they are aware of the location of your documents, who is responsible for what, and what you expect from them. By involving your loved ones in the conversation, you provide them with clarity about your wishes and ensure that they are supported when life feels uncertain.

11. Eleven pipers piping. Estate planning can help maintain harmony among your loved ones. You are the composer, and your financial accounts, property, and personal possessions are all instruments that play a role in your plan. A well-structured estate plan that accurately reflects your intentions can facilitate a smooth transfer of assets to your beneficiaries.

Estate planning step: Once you have completed your carefully curated “playlist” of estate planning documents, store your plan securely (both physically and digitally), and maintain a summary or index that helps your loved ones quickly find what they need.

12. Twelve drummers drumming. Getting into a consistent rhythm as the seasons of your life shift means less stress and more time for celebration and enjoyment.

Estate planning step: Set a regular review schedule—annually or after major life events such as marriage, birth, or a move—to keep your plan current with your life and the law.

The Greatest Gift You Can Give

Knowing where something came from, whether a song, a family tradition, or a personal value, deepens its meaning. The same principle applies to your estate plan.

To create a plan that truly reflects who you are and what you care about, your advisor and attorney need to understand your history, relationships, and goals. It may take longer than 12 days to create your plan once we have all the necessary information, but you will have a gift far more valuable and lasting than anything found under the tree.

This holiday season, as you reflect on the year and spend time with loved ones, you can take real steps toward securing your family’s future—one meeting, one conversation, and one thoughtful gift at a time. Call us to schedule a time to create or review your existing estate plan.