

“Reel” America: Celebrating National Movie Month

An Estate Plan Is Your Script to a Lasting Legacy

“We are all storytellers, and we are the stories we tell,” wrote American psychologist Dan McAdams. *Narrative thinking* refers to how we view our own role in the story of our lives. It is a more formal way of describing “main character energy” or “main character syndrome,” two terms that originated on social media to describe when someone puts themselves first and takes control of their narrative.

Viewing yourself as the main character in the movie of your life is associated with greater psychological well-being. It can make you feel more competent, autonomous, and effective. One way to take control of your story is to create an estate plan, enabling you to write a script for your legacy.

An Estate Plan as Your Legacy Script

Storytelling is an art as old as humanity itself. Our brains are designed to think in narratives. We cannot resist a good story that reels us in with intriguing characters and develops into a tension-filled middle and a satisfying ending. From bedtime stories as children to Netflix binges as adults, our predisposition toward narratives is a deep-seated human impulse.

As natural-born storytellers, we instinctively understand that every story needs certain dramatic ingredients to succeed. Screenwriters typically identify three elements—characters, conflict, and resolution—as key to crafting compelling narratives.

An estate plan can also be broken down into these storytelling elements to help you visualize your life story and write your legacy script.

Characters

If you are the main character, or protagonist, in your own movie, then your loved ones are the supporting characters. In estate planning terms, they may be the beneficiaries—those who stand to inherit your money and property.

On-screen and in an estate plan, supporting characters are just as important as the main character. They add depth to the story and are integral to the main character’s experiences. Without them, the narrative would fall apart.

When you think of a movie with just one main character, Tom Hanks in *Cast Away* may come to mind. But even Hanks’s character in *Cast Away* has flashbacks to his life from before the plane crash that color his experience on the island and motivate him to seek rescue.

The best characters, whether main or supporting, have fully developed backstories, goals, and needs. We become invested in characters we can relate to as we learn more about their lives and the experiences that shaped them.

As estate planning attorneys, getting to know not only you, the main character in your movie, but also your beneficiaries, the supporting characters in your life who stand to inherit from you, is essential to understanding what motivates you and how we can best plan for your future.

Conflict

Conflict is the foundation of any good story. It identifies the challenges the characters face, introduces tension, and forces the main character to take actions that move the story toward resolution.

Conflicts are by their nature unpleasant and uncomfortable, which is what makes them so impactful. They are ultimately what allow viewers to become emotionally invested in a story and force the main character to grow and evolve. A conflict does not have to be bad, but it is hard to tell an engaging story when the characters have no obstacles to overcome.

No family is conflict-free. There may be an antagonist in your family, such as an individual with a substance abuse disorder who requires special planning considerations. Maybe there is a scandalous backstory, like a child from an earlier, secret marriage who now figures into your estate plan. Or it could be more mundane interfamily squabbles over things like money, favoritism, and resentment that rear their ugly head.

Applying the narrative element of conflict to estate planning means exploring potential issues in your family story and how they might play out in the future so that we can effectively plan around them.

Resolution

A story's payoff comes in the form of the resolution, when the characters overcome obstacles, tie up loose ends, and end the story. The resolution usually takes up very little screen time relative to the time spent fleshing out the characters and conflicts, but it is what everything has been leading up to.

Writing a strong estate plan, like writing a strong resolution, can be tricky. It involves coming up with an ending that ties the story's other elements together and is emotionally satisfying. There is nothing wrong with a plot twist—as long as the resolution provides a sense of closure.

The resolution of the estate planning process is a set of tools, like a will, trust, power of attorney, and medical directive. These documents give you peace of mind that your legacy is secure and your loved ones will be cared for after you are gone, leaving no chance of lingering uncertainty.

What Is Your Story?

We all have stories to tell. When you add those stories up over the course of a lifetime, you get something that looks much like a movie.

A recent study found that people who view themselves as a major character in their life story, rather than a minor character, are more likely to pursue goals that are personally meaningful and align with their values.¹

If you see yourself as the main character in your life's movie, the question is, who's writing the script?

¹ Eric W. Dolan, *Seeing yourself as a main character boosts psychological well-being, study finds*, PsyPost (July 20, 2024), https://www.psypost.org/seeing-yourself-as-a-main-character-boosts-psychological-well-being-study-finds/#google_vignette.

Your estate plan, like your life story, is unique. We can help you write a plan that resolves family conflicts and provides for the supporting characters in your life. Ultimately, though, it is your story to tell.

It is not too late to write the perfect ending: get in touch with an estate planning attorney.