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ESTATE COMPASS

# Personalized Estate Game Plan

**COMPLEX ESTATE — FULL SUPPORT RECOMMENDED**

This sample demonstrates what a Game Plan Call produces for a high-complexity estate involving multi-state assets, active business interests, a contested Will, and significant federal estate tax exposure.

Real documents are tailored to the client's specific situation.

PREPARED FOR

**David & Sarah Thornton**

ESTATE OF

William H. Thornton Sr. —  
FICTIONAL

PREPARED BY

**Christian — Estate Compass**

CONTACT

[getestatecompass.com](http://getestatecompass.com)

DATE

Sample Date

CALL DURATION

60 minutes

## 1 Estate at a Glance

**SAMPLE** — All names, values, and details below are fictional and for illustrative purposes only.

Deceased	William H. Thornton Sr., 81 — died April 10 (fictional)	—
Domicile State	Connecticut (Fairfield County) — primary probate jurisdiction	High
Primary Residence	Greenwich, CT estate — est. \$4.2M (fictional value)	High
Vacation Property	Naples, FL condominium — est. \$1.8M Requires FL ancillary probate	CRITICAL
Commercial RE	Stamford, CT office building — est. \$2.1M Held in LLC	CRITICAL
Private Banking	JPMorgan private client — est. \$1.4M (fictional)	High
Brokerage	Merrill Lynch est. \$2.8M · Schwab est. \$890K Savings bonds \$140K	High
Retirement / IRA	Fidelity IRA est. \$1.1M Beneficiary designation UNKNOWN	CRITICAL
Pension	Former employer pension — contact and status unknown	Urgent
Life Insurance 1	\$1,000,000 — MetLife (confirmed)	Moderate
Life Insurance 2	\$500,000 — insurer unknown Policy not yet located	CRITICAL
Key-Man Ins.	Possible policy on business — Thornton Capital Partners	Urgent
Business 1	Thornton Capital Partners LLC — 50% ownership Active business — buy-sell agreement status unknown	CRITICAL
Business 2	Fairfield Development Group — 12% minority stake	High
Foundation	Thornton Family Foundation — board seat held by deceased	High
Trust — Irrev.	1968 Thornton Family Trust — separate trustee NOT part of probate estate	High
Trust — Revoc.	Revocable living trust — requires review and possible amendment	High
Beneficiaries	5 beneficiaries: • David Thornton • Sarah Thornton • Eleanor Thornton-Walsh (estranged) • Thornton Family Trust • Fairfield Medical Center (charitable bequest)	CRITICAL
Will Status	Executed 2018 — may be outdated re: business interests created after 2018	High
Known Issues	• Eleanor Thornton-Walsh likely to contest Will • Buy-sell agreement status unknown • Multi-state probate required (CT + FL) • IRS estate tax estimated \$800K–\$1.4M • CT state estate tax additional exposure	CRITICAL
Safe Deposit	First National Bank of Greenwich — contents unknown	Urgent
Digital Assets	Cryptocurrency wallet referenced in personal papers Access credentials unknown	Urgent
Estate Attorney	Not yet engaged — referral provided (Section 5)	URGENT

## 2 Overall Estate Complexity Assessment

<p>COMPLEXITY SCORE</p> <p style="font-size: 2em; font-weight: bold; color: red;">27 / 30</p> <p style="font-weight: bold; color: red; font-size: 1.2em;">CRITICAL</p> <p>Full Support recommended</p>	<p><b>Full Support — strongly recommended</b></p> <p>This sample estate represents one of the most complex administration scenarios — multi-state assets across CT and FL, four categories of CRITICAL-rated items, an active LLC with unknown buy-sell agreement, a likely Will contest, IRS estate tax exposure of \$800K–\$1.4M, an unlocated life insurance policy, an unknown IRA beneficiary designation, and digital assets with unknown access. A Game Plan Call orients the executor immediately. Full Support keeps Estate Compass actively engaged through every phase of a 24–30 month administration.</p>
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## 3 Priority Task List

Tasks ranked by urgency and legal deadline. Sequence is critical — do not reorder.

#	Task	Deadline	Owner	Priority
1	<p><b>Retain estate litigation counsel — Will contest by Eleanor Thornton-Walsh is imminent</b></p> <p><i>Eleanor's share under the 2018 Will is significantly smaller than prior versions. Do NOT contact Eleanor directly. Retain litigation counsel before any probate filings, statements, or distributions.</i></p>	TODAY	David + Sarah	CRITICAL
2	<p><b>Secure all three properties immediately — Greenwich, Naples, Stamford commercial</b></p> <p><i>Change locks on all three properties. Notify all three property insurers of vacancy today — standard coverage lapses within 30 days. Greenwich estate alone has \$4M+ in personal property exposure.</i></p>	TODAY	David	CRITICAL
3	<p><b>Determine IRA beneficiary designation — Fidelity</b></p> <p><i>Call Fidelity Estate Services: 1-800-544-0003. A \$1.1M IRA passes outside of probate to the named beneficiary. If designation is outdated, deceased, or missing — this asset enters the taxable estate. Highest single financial risk item.</i></p>	THIS WEEK	David	CRITICAL
4	<p><b>Locate buy-sell agreement — Thornton Capital Partners LLC</b></p> <p><i>50% LLC ownership with no confirmed buy-sell agreement is the most complex business situation in this estate. Check William's office, safe deposit box, and business attorney files immediately. Do not attend board meetings or sign business documents until counsel advises.</i></p>	THIS WEEK	David + Business counsel	CRITICAL

5	<b>Open safe deposit box — First National Bank of Greenwich</b> <i>Contents unknown. May contain additional Will versions, insurance policies, deeds, cryptocurrency access, or other critical documents. Requires Letters Testamentary or court order — engage attorney first.</i>	THIS WEEK	David	CRITICAL
6	<b>Locate cryptocurrency wallet — referenced in personal papers</b> <i>Digital assets are part of the estate. Without access credentials the asset may be permanently lost. Search all personal devices, cloud storage, and physical records for seed phrases or wallet information. Do not attempt to transfer until attorney advises.</i>	THIS WEEK	David	CRITICAL
7	<b>Engage Connecticut estate attorney with multi-state and business experience</b> <i>James Whitfield — Whitfield &amp; Cole, Greenwich CT — warm introduction provided. CT probate, FL ancillary probate, business transfer, Will contest defense, and estate tax planning all require coordinated counsel immediately.</i>	Within 7 days	David + Sarah	URGENT
8	<b>Engage Florida estate attorney for ancillary probate — Naples property</b> <i>Florida requires separate probate for real property located there. CT attorney will coordinate and refer. Do not attempt to transfer or sell the Naples property under CT probate authority.</i>	Within 14 days	CT Attorney	HIGH
9	<b>Locate second life insurance policy — \$500K unknown insurer</b> <i>Check safe deposit box, home files, email for 'life insurance', 'policy', 'premium'. Contact MIB Group (MIBsolutions.com) — they maintain records of insurance applications. Key-man policy: contact Thornton Capital Partners directly.</i>	THIS WEEK	David + Sarah	URGENT
10	<b>Apply for federal estate EIN at IRS.gov</b> <i>Free, 10 minutes online. Required before opening estate bank account. Select 'Estate' as entity type.</i>	Within 7 days	David	HIGH
11	<b>Engage CPA with federal estate tax experience</b> <i>Estate gross value estimated \$14M–\$17M. Federal estate tax exemption for 2026 is \$13.61M. Tax bill estimated \$800K–\$1.4M due January 10, 2027 (9 months from death). Engage CPA immediately — planning options exist before the return is filed.</i>	Within 14 days	David + Sarah	HIGH

12	<b>Notify JPMorgan, Merrill Lynch, and Schwab of death</b> <i>Request date-of-death valuations — required for estate tax return. Do not liquidate or move any positions until attorney advises. Bring certified death certificate to each institution.</i>	Within 14 days	David	<b>HIGH</b>
13	<b>Notify Social Security Administration</b> <i>Call 1-800-772-1213. Any payment received after date of death must be returned immediately. This is time-sensitive and non-negotiable.</i>	Within 14 days	David	<b>HIGH</b>
14	<b>Obtain 20 certified death certificates</b> <i>Multi-state estate with business interests and multiple institutions requires more copies than average. Order from Fairfield County Health Dept or funeral home.</i>	THIS WEEK	David	<b>HIGH</b>
15	<b>Review Thornton Family Foundation governing documents</b> <i>William held a board seat. Foundation documents control succession. Contact foundation director and legal counsel — do not attend board meetings without attorney guidance.</i>	Within 30 days	David + Attorney	<b>HIGH</b>
16	<b>Review revocable living trust — possible amendment needed</b> <i>Revocable trusts can be amended before death but freeze at death. If trust documents are inconsistent with the 2018 Will or post-2018 business interests, conflicts must be resolved through the estate process.</i>	Within 30 days	CT Attorney	<b>HIGH</b>
17	<b>File federal estate tax return — Form 706</b> <i>Due 9 months from date of death. Extension available (6 months) but tax payment is still due on original date. Do not miss — penalties are 5% per month of unpaid tax.</i>	Jan 10, 2027	CPA + Attorney	<b>SCHEDULED</b>
18	<b>File CT estate tax return — Connecticut has separate state estate tax</b> <i>Connecticut estate tax exemption is \$12.92M — this estate is above threshold. CT rate: 10.8%–12% on taxable amount. CPA will coordinate with federal return.</i>	Jan 10, 2027	CPA + Attorney	<b>SCHEDULED</b>

## 4 Personal Liability Briefing

As executor of a high-complexity estate, personal liability exposure is significant. These are the specific risk areas:

**Will contest — distribution freeze required**

If Eleanor Thornton-Walsh contests the Will and succeeds, any assets distributed under the 2018 Will could require clawback. You are personally liable to Eleanor for assets she was legally entitled to receive. Do not distribute a single asset until the contest is resolved or the statute of limitations has expired. This could be 18–24 months.

**Federal and CT state estate tax — do not distribute before paying**

Estimated combined tax liability: \$1.0M–\$1.8M. If assets are distributed to beneficiaries before estate taxes are paid, you are personally liable to the IRS and CT DRS for the unpaid balance — even if beneficiaries have spent the money. Tax must be funded before any distributions.

**LLC operational restriction — you are not authorized to manage the business**

As executor you have a fiduciary duty to preserve the LLC interest but are NOT authorized to manage business operations. Do not sign contracts, attend board meetings as a voting member, hire or fire employees, or make capital decisions. Violation of this boundary creates personal liability to other LLC members and estate beneficiaries.

**IRA beneficiary — do not treat as estate asset until confirmed**

If the IRA beneficiary designation is valid, the \$1.1M passes directly to the named beneficiary outside probate and outside your control as executor. If invalid or missing, it enters the estate. Acting on an assumption — in either direction — before Fidelity confirms the designation in writing creates serious personal liability.

**Multi-state probate — CT order does not extend to Florida**

You cannot transfer or sell the Naples property under your CT Letters Testamentary. Florida requires separate ancillary probate proceedings with FL-admitted counsel. Attempting to transfer FL property without FL court authority is legally void and creates personal exposure.

**CT creditor window — 5 months from date of notice**

Connecticut creditors have 5 months from the date of published notice to file claims. Do not distribute estate assets to beneficiaries until this window closes AND all valid claims are resolved in legal order. Premature distribution creates personal liability for unpaid creditor claims.

**Digital assets and cryptocurrency**

Cryptocurrency is property of the estate. Failure to inventory and secure it is a breach of fiduciary duty. If the asset is lost due to inaction, beneficiaries may have a claim against you personally. Conversely, attempting to access without proper authority and inadvertently triggering security lockouts could permanently destroy the asset.



**Executor compensation — substantial entitlement**

Connecticut allows executor commissions of approximately 5% on the first \$400K of estate value and 4% on the remainder. On a \$14M–\$17M estate, you are entitled to approximately \$530,000–\$650,000 in executor fees paid from the estate before distributions. Confirm the precise calculation with your attorney and document your time from day one.

## 5 Professional Team — Sample Referrals

*SAMPLE — Contact names and details below are entirely fictional. Real Game Plan documents include warm introductions to actual professionals.*


<b>CT Estate Attorney (Primary)</b>	James Whitfield FICTIONAL Whitfield & Cole Greenwich, CT (203) 555-0141	Lead CT probate, Letters Testamentary, Will contest defense, FL ancillary probate coordination, trust review, estate tax planning	Warm intro provided
<b>Litigation Counsel (Will Contest)</b>	Rebecca Torres FICTIONAL Torres & Associates Stamford, CT (203) 555-0188	Eleanor Thornton-Walsh Will contest defense — retain before any legal filings. Most urgent professional engagement in this estate.	Warm intro — URGENT
<b>FL Estate Attorney (Ancillary)</b>	Referred by CT attorney upon engagement	Florida ancillary probate for Naples property (\$1.8M). CT attorney coordinates and refers — required before any FL property transfer.	CT attorney will refer
<b>CPA — Estate Tax</b>	Margaret Liu FICTIONAL Liu & Partners Greenwich, CT (203) 555-0177	Federal Form 706, CT estate tax return, final personal return Form 1040, estate income tax Form 1041, portability election	Warm intro provided
<b>Business Attorney (LLC / Buy-Sell)</b>	Thomas Reed FICTIONAL Reed Business Law Stamford, CT (203) 555-0155	Thornton Capital Partners LLC — buy-sell agreement review, business valuation, LLC interest transfer or sale, Fairfield Development minority stake	Warm intro provided
<b>Digital Asset Specialist</b>	Crypto estate recovery specialist referred on engagement	Cryptocurrency wallet recovery, digital asset inventory, proper estate valuation and transfer of digital property	Referred upon engagement
<b>Foundation Counsel</b>	Foundation's existing legal counsel	Board succession, fiduciary obligations, charitable bequest coordination with Fairfield Medical Center	Contact directly
<b>Estate Compass</b>	Christian Estate Compass getestatecompass.com	Cross-professional coordination, executor guidance throughout 24-month administration. Full Support engagement recommended for this estate.	Active

## 6 Estate Timeline — Sample Projection

Complex estates with Will contests and multi-state business interests routinely require 24–36 months. This sample timeline reflects realistic complexity.

Phase	Timeframe	Key Milestones	Risk
<b>Phase 1 Immediate</b>	Now – 2 weeks	Retain litigation counsel · Secure all 3 properties · Fidelity IRA inquiry · Buy-sell agreement search · Cryptocurrency investigation · Engage CT attorney · 20 death certificates · Notify all insurers	<b>CRITICAL</b>
<b>Phase 2 Legal Setup</b>	Months 1–3	CT probate filing · Letters Testamentary (subject to Will contest delay) · FL ancillary probate filing · Business counsel engaged · Safe deposit box opened · Estate bank account opened · All institutions notified · Creditor notice published	<b>HIGH</b>
<b>Phase 3 Will Contest &amp; Tax</b>	Months 3–9	Will contest proceedings — Eleanor · Federal estate tax return (due 9 months) · CT estate tax return · IRA beneficiary confirmed · Business valuation completed · Date-of-death valuations all assets · Digital asset recovery	<b>HIGH</b>
<b>Phase 4 Business Transition</b>	Months 6–15	Buy-sell executed or negotiated · LLC interest transferred or sold · Commercial property (Stamford) disposition · Fairfield Development minority stake transfer · Foundation board succession finalized	<b>HIGH</b>
<b>Phase 5 Creditor Resolution</b>	Months 9–16	CT creditor window closes (5 months from notice) · All creditor claims resolved in legal order · Estate tax paid (IRS + CT) · FL ancillary probate closes · Revocable trust distribution	<b>MODERATE</b>
<b>Phase 6 Will Contest Resolution</b>	Months 12–24	Eleanor Thornton-Walsh contest resolved through negotiation or trial · Final accounting prepared · All 5 beneficiaries and charitable bequest confirmed · 1968 Trust coordination with trustee	<b>MODERATE</b>
<b>Phase 7 Distribution &amp; Closing</b>	Months 22–30	Final accounting filed with court · All distributions to 4 beneficiaries + Fairfield Medical Center · Estate bank accounts closed · All records retained minimum 7 years · Court discharge obtained	<b>LOW</b>

## 7 Immediate Next Steps — Today and This Week

Priority	When	Action
 <b>TODAY</b>		Call Rebecca Torres (litigation attorney) — retain before any other legal steps. (203) 555-0188. FICTIONAL NUMBER.

●	<b>TODAY</b>	Change locks and notify insurers of vacancy on all three properties — Greenwich, Naples, Stamford.
●	<b>TODAY</b>	Call Fidelity Estate Services (1-800-544-0003) — determine IRA beneficiary designation immediately.
●	<b>THIS WEEK</b>	Search for buy-sell agreement — William's office, safe deposit box, business attorney files.
●	<b>THIS WEEK</b>	Search for cryptocurrency wallet credentials — personal devices, cloud storage, physical records.
●	<b>THIS WEEK</b>	Search for second life insurance policy — safe deposit box, email, MIB Group inquiry.
●	<b>THIS WEEK</b>	Call James Whitfield — CT estate attorney warm intro provided. (203) 555-0141. FICTIONAL.
●	<b>THIS WEEK</b>	Order 20 certified death certificates — Fairfield County Health Dept or funeral home.
●	<b>THIS WEEK</b>	Engage Margaret Liu, CPA — estate tax planning must begin immediately. (203) 555-0177. FICTIONAL.

### THIS IS A SAMPLE — SEE WHAT A REAL GAME PLAN CALL PRODUCES FOR YOUR ESTATE

## Every Estate Compass Game Plan is built specifically for your estate — your state, your assets, your family, your complications.

The \$500 Game Plan Call with Christian produces a document like this — tailored to exactly what you shared. You leave with your personalized roadmap, your priority task list, your liability briefing, and your professional team recommendations.

For complex estates like the one illustrated here, Full Support keeps Estate Compass actively engaged throughout the entire administration — coordinating your professional team, managing deadlines, and guiding you through every phase.

**Book your Game Plan Call → [getestatecompass.com/assessment](https://getestatecompass.com/assessment) | Advisory services from \$500**