VISTA CAPITAL PARTNERS



Sharing your values, not just valuables

Legacy letter overview

What is a Legacy Letter?

While many people associate “legacy” and “wealth” with tangible financial assets, a Legacy Letter looks beyond wealth.

A non-legal vehicle for communicating your values, stories, memories, advice, hopes, or core principles to loved ones, a Legacy Letter can be as simple as a handwritten letter or as elaborate as a collection of photos and stories.

Also known as an ethical will, the Legacy Letter concept began over 3,000 years ago as an oral tradition which involved passing down stories about lineage and family history to younger generations.

Why is it important to leave a Legacy Letter?

A Legacy Letter can leave a lasting impression on family and friends, provide guidance or inspiration for future generations, and help preserve a family’s legacy. It can also provide comfort and joy to your friends and family.

Your letter can be shared with recipients before or after the end of your life. While a Legacy Letter can be addressed to anyone you want, you can share your thoughts, feelings, and memories without a particular person in mind.

This is a way for you to be remembered and for your legacy to be shared and preserved.



How do you create a Legacy Letter?

A Legacy Letter can include anything that is important to you. There is no single best way to create one, but here are some tips that might be helpful:

1. Pre-planning

- Reflect on your life, your values, and personal experiences.
- Decide to whom the letter should be addressed, what message you'd like it to convey, and what format (handwritten, typed, video, collage, booklet) you want to use.
- Consider writing letters for various loved ones to be shared at different points in their lives.
- Think about whether you'd like to share your letter during your life or keep it secret until after you are gone. An unexpected message from you could be a treasured gift to loved ones.

2. As you write

- Once you have a plan, create from the heart. You can edit and review later.
- Find a quiet or meaningful place to write and reflect.
- As you're writing, think about milestones you might miss, favorite family stories, advice you'd like to impart, feelings you'd like to share, hopes you have for a loved one's future.
- Consider what instructions or explanations you might include to help others understand the decisions made in your legal documents.
- The letter doesn't have to be formal—write in your voice, just as you'd speak.

3. After writing

- Once you've completed your draft, set the letter aside. Take time away from the letter, then reread it. Make changes or additions if you like.
- Store the letter in a safe place that is easily accessible by its recipients when the time comes.



How do I get started?

Facing a blank page can be daunting, so we encourage you to jot down some thoughts on the Legacy Letter template we've provided.

Don't feel restricted by the template. Be creative. Let the words and thoughts you want to share lead the way.

We've also provided two sample Legacy Letters on the following pages for you to consider as additional inspiration.

Learn more about legacy planning

Explore how your wealth can shape a meaningful legacy for your family, community, and the wider world. vistacp.com/legacy-planning.

Wealth management tailored for the life you want™

Copyright © 2025

Published by Vista Capital Partners, Inc.
9755 SW Barnes Rd, Suite 595, Portland, OR 97225
vistacp.com | (503) 772-9500

Legacy Letter: Example 1

Dear Family and Friends,

Thank you for being a phenomenal blessing to me. Life wouldn't have meant much without you. Over the years, I've wished we lived closer, but I am so grateful we stayed in touch and got to see each other regularly.

Life has taught me a lot. These three things rise to the top:

1. The more you give the more you will receive in return. Helping others results in rich rewards.
2. Education opens many doors. Earning a Ph.D. and other advanced credentialling was worth the effort and brought me interesting opportunities. I have loved learning new things.
3. Perseverance and hard work pay off. I kept on keeping on, often reinventing myself to get where I wanted to be. Change was my mantra.

Thinking about what matters most has evolved over the years. Now in my retirement chapter, these four values guide my actions:

4. Family & Friends: Investing in relationships
5. Fun / Play: Making art, writing, learning, traveling, creating music
6. Focused Purpose: Support nonprofits and others
7. Fitness: Body, mind, spirit (and financial!)

In closing, here's a favorite quote of mine: "Tell me what it is you plan to do with your one wild and previous life?" – From "The Summer Day" by Mary Oliver

I will love you forever,

Kathleen/Mom/Grandma

P.S.: You'll find many of the poems and stories I've written over the years in my separate notebook. Hope you enjoy them!

Legacy Letter: Example 2

Dear Family,

You mean more to me than I can say. As I near the end of my life, I want to share some thoughts and stories with you. My hope is that you read them over and over when you're feeling down, lonely, or adrift—or simply want your mom near.

If there's anything I want to leave for you, it's wisdom for living a happy life. Here are some of the "tricks" I've learned over the years:

- **Be kind.** Always. People will forget what you say to them but they won't forget how you made them feel. Be a person who lifts others up.
- **Look for the silver lining.** Remember how I met your father? I rear-ended his Mustang. Boy, was he angry. Somehow, though, we ended up laughing about it—and, well, you know the rest of the story.
- **Be honest.** The truth will always come out. Don't suffer bad energy, anxiety, or resentment by hiding the truth. Speak from your heart.
- **Eat dessert.** Eat it first, if you like. Dessert (and you know I love sweets) is one of those little joys that make life sweeter. Good wine, too!
- **Be thankful.** Thank people for who they are, for what they do, for how they make a difference. These little words mean so much—and will give you a lift, too.
- **Share love.** Tell people you love them. Be bold. Love is why we are here.

Now, a quick note on some legal stuff: We're leaving anything that's left to each of you equally. There's a small amount left to charity—you know how important Habitat for Humanity is to us—but the rest is for you to enjoy. You'll likely inherit your Dad's IRA, so please talk to a CPA or investment advisor so you make tax-savvy decisions. We appointed your brother Greg as the estate executor—we don't love him more!—because of his legal experience and geographical proximity. It's a big responsibility, and we expect him to involve you in any big decisions.

Lastly, in the attached package are letters for each of you with family stories I think you'll like. I hope you enjoy them as much as I enjoyed writing them.

Love you always,

Mom (Nana)

Legacy Letter: Template

VISTA CAPITAL PARTNERS

Completed by:

Date:

I am writing this Legacy Letter for:

What I appreciate most about you:

The top things life has taught me:

What matters most to me:

My hope for you is that:

Family traditions:

Special family stories:

Explanation of decisions outlined in your legal documents:

Any other information to share (this can include photos):

Your closing and sign off (consider sharing a story or quote that's meaningful to you):