



HOW LEARNLUX SUPPORTS EMPLOYEES WITH

Estate Planning

Introduction

For employees, financial wellbeing covers the whole arc of their unique financial life. As employees buy homes, get married, have children, and navigate healthcare decisions, certain choices become high stakes. Employees want to protect what they are building, and they want the people they love to be able to act on their behalf if they aren't able to. This is where estate planning comes in.

LearnLux helps employees in the United States navigate the estate planning process with ease. Each individual

or family can meet with a LearnLux Certified Financial Planner® professional who explains which estate planning documents fit their financial picture and when to put them in place. From there, they create key documents through a guided, attorney-built experience.

This resource covers what brings estate planning to the surface for employees, how a fiduciary planning relationship turns employee decision points into finished documents, and what outcomes both employees and employers can achieve.

ESTATE PLANNING FAST FACTS

50%

of US adults do not have an estate plan.

56%

of employees believe they do not have "enough assets" to justify estate planning.

52%

of people do not know where their parents store estate planning documents.

74%

of LearnLux members say they need to get estate planning documents in place.

What motivates an employee to make an estate plan?

- 1 Knowing it applies to them.** 56% of Americans believe estate planning is for people with more assets than they have. When they have a one-on-one conversation with a financial planner, the real reasons to make an estate plan often come to light. This can include naming a guardian for their children, creating a healthcare directive, or appointing a financial power of attorney. These key decisions have nothing to do with net worth, yet are high stakes for many employees.
- 2 Removing the cost barrier.** An attorney-drafted plan commonly runs \$1,000 or more out of pocket. With estate plan creation included in their LearnLux benefit, employees can get started right away, instead of deferring it for cost reasons.
- 3 Knowing which documents they need.** *Do I need a trust in addition to a will? Should the executor be the same person as the guardian? Does a beneficiary designation override a will?* A trusted LearnLux planner helps employees think through these questions in the context of the employee's full financial picture. This is the part a document creation program on its own cannot do, and why the LearnLux program drives real outcomes.
- 4 A timely reason to start.** Employees often complete estate documents when the need becomes specific. A conversation about a new child, a vesting equity grant, or a parent's care turns estate planning from a someday task into a next step, and the financial planner is on call to support that conversation.
- 5 A way to keep the plan current.** Life moves fast, and paperwork can quickly become out of date. Secure and ongoing updates mean a will stays current as a family grows, and an employee can revise documents through the same platform whenever circumstances change.
- 6 Beneficiary designations that align with the plan.** Retirement accounts and life insurance proceeds typically pass by beneficiary designation rather than by will. A planner reviews both together, so an employee ends up with the right designations and documents that govern their largest assets.

WHAT A COMPLETED ESTATE PLAN DELIVERS

With an estate plan in place, assets transfer more easily and the people making decisions know what to do. For example, employees with a trust in place save significant time and money. Without one, [probate](#) and legal fees can take 3% to 7% of an estate, and distribution can run longer than 20 months.

Estate planning moments that matter

Some employees come to their financial planning call ready to talk about estate planning. For most, the conversation starts elsewhere.

A new baby. A financial planning conversation helps new parents name a guardian and understand where that decision gets documented.

Marriage, remarriage, or a blended family.

A new household changes who should inherit and who is named on accounts and property. A planner reviews which existing documents and beneficiary designations still reflect the family as it is today.

Buying a home. Buying property raises questions about ownership structure, and those questions are better answered alongside the employee's holistic plan.

Equity compensation vesting or a liquidity event.

A meaningful change in net worth is an important moment to get beneficiary designations and estate documents aligned.

Caring for an aging parent. Employees in the sandwich generation often hold power of attorney conversations for a parent first, and a planner helps them apply the same thinking to their own dependents.

Approaching retirement. Employees in later working years often hold documents drafted for a household that has since changed, and a review gets the plan current before they retire.

Each of these common decision points brings an employee to a LearnLux planner. Estate planning becomes relevant during these discussions, which is why it is timely and valuable inside the financial wellbeing program.



Workplace solutions for estate planning

Financial Wellbeing with LearnLux

LearnLux offers one-on-one guidance from Certified Financial Planner® professionals paired with best-in-class money management tools. For estate planning, an employee understands which documents fit their financial picture and then completes them in the same place they already go for other financial support and questions.

1:1 guidance from a fiduciary planner

An employee meets with a LearnLux Certified Financial Planner® professional who explains what each document does and how it fits their full financial picture. LearnLux planners are salaried, in-house fiduciaries, acting in the employee's best interest, never commissioned and never selling a product. Employees work with the same planner over time, in an ongoing relationship rather than a capped or rotating one, so the estate planning conversation builds on everything the planner already knows about their situation.

Benefits education and understanding

Interactive lessons and live webinars cover the fundamentals of estate planning in plain language: taking inventory of assets and liabilities, setting objectives, naming beneficiaries and reviewing ownership, understanding how wills, trusts, powers of attorney, and healthcare directives differ, and where to keep documents once they're created. Employees arrive at their planner meeting with context, and the conversation starts further along.

Guided document creation

Employees complete essential documents, including wills, trusts, powers of attorney, and healthcare directives, in a structured digital experience built by attorneys, at no cost to them. Employees can opt in to additional attorney support, plus optional printing and shipping services for a fee. Educational support runs throughout, and documents are easy to update as life changes.

Execution made simple

Employees execute their documents with confidence, when signing is not always the last step. A plan that includes a trust may still need the trust funded, beneficiary designations updated, and assets retitled. An employee's LearnLux planner can explain what remains and when to handle it, so a signed document can be fully implemented.



What a completed estate plan makes possible

One estate plan produces two sets of outcomes. Employees protect the people they love. Employers get a workforce that is prepared, focused, and more likely to stay.

FOR EMPLOYEES

Protection for the people they love.

Employees know their wishes will be followed and their families will be cared for.

Less financial and emotional stress.

Knowing what will happen to your assets and who will handle important decisions takes the weight of the unknown off an employee's mind.

Long-term security.

Organized assets, named guardians, and documented wishes strengthen an employee's financial footing.

FOR EMPLOYERS

Increased productivity.

Employees spend less time worrying about the future and more time focused at work.

Reduced absenteeism.

Prepared employees handle family responsibilities with less disruption, which cuts emergency leave and unplanned absences.

Improved retention.

Estate planning is still uncommon as an employee benefit, and offering it signals long-term investment in the people who work there.



I used LearnLux to complete our estate planning documents. This has brought me and my family so much peace of mind.

LearnLux Member, High Growth Technology Company



The guidance I received after my mother passed away was invaluable. I'm grateful my company offers this benefit.

LearnLux Member, High Growth Technology Company

A final word on estate planning

For workforces across all income and asset levels, estate planning is an essential part of the financial picture. Employees want their families cared for, their belongings in the right hands, and their medical wishes followed. A trusted estate plan is how that happens.

LearnLux works hand-in-hand with the world's best employers to build a culture of financial empowerment, helping employees build wealth and protect it for the people they care about. For more information, visit learnlux.com.

SOURCES CITED

- [2026 LearnLux Workplace Financial Wellbeing Report](#)
- [Caring.com, 2024 Wills and Estate Planning Study](#)
- [Caring.com, 2015 Wills Survey](#)
- [Trust & Will, 2026 Estate Planning Report](#)
- [LegalZoom, Estate Planning Statistics](#)
- [Policygenius, How Much Does Probate Cost?](#)
- [Trust & Will, Average Probate Process Timeline](#)

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About us

LearnLux is the leading provider of workplace financial wellbeing that blends fiduciary digital planning with access to one-on-one guidance from Certified Financial Planner® professionals. The LearnLux program equips employees with a financial plan to guide them through decision points like budgeting, paying down debt, electing benefits, understanding equity compensation, starting a family, buying a home, saving for retirement, and more. Advanced reporting keeps our partners in the know, and drives results like reduction in financial stress, increased productivity, reduced employee turnover, greater use of pre-tax products, on-time retirement, and healthcare savings. LearnLux members feel great about their money, allowing their work and wellbeing to thrive.