

# **The 2024 Trust & Will Annual Impact Report**

**Building a Sustainable Future Through eWills**

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# Introduction



# A Moment to Reflect

Trust & Will is a mission-driven company that strives to leave a lasting positive impact as its legacy. We're in the business of helping individuals and families protect what's most important to them, while our own legacy is all about giving back. Giving back to our members, our workers, the community, society, and our environment. We're in our eighth year in business, and each year seems to bring us more wins and accomplishments to be proud of.

Join us as we take a look back at our achievements in 2024.



# A Letter from our CEO

At Trust & Will, our mission has always been to help every family leave a lasting legacy. In 2024, we deepened our commitment to that mission by championing electronic Wills (eWills) as a transformative solution that addresses critical challenges at the intersection of environmental sustainability, social equity, and governance (ESG).

The theme of this year's report, **"Building a Sustainable Future Through eWills,"** highlights how innovation, when aligned with purpose, can drive meaningful change. eWills embody that vision by reducing barriers to estate planning, making it more accessible and equitable, and delivering sustainable solutions for generations to come.

However, this year has also underscored the urgency of accelerating the adoption of eWill legislation. Natural disasters and personal tragedies remind us of the shortcomings of paper-based systems. Families in the aftermath of fires, hurricanes, and other crises shouldn't have to worry about lost estate planning documents. Digitizing estate plans and securely storing them in the cloud ensures that no disaster can compromise a family's legacy.



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**Together, we can overcome the inefficiencies of outdated systems and ensure that everyone—regardless of socioeconomic background or circumstances—has access to secure, sustainable estate planning solutions.**

—Cody Barbo, CEO, Trust & Will



Despite the security and convenience eWills provide, outdated policies and resistance to change have slowed progress. It's time for a shift. Supporting eWills isn't just a matter of modernizing estate planning—it's a matter of protecting families. Those who oppose eWill legislation must understand that it's not about politics or tradition; it's about human rights, equity, and the future of estate planning.

This isn't just a technical challenge—it's a moral imperative. We need forward-thinking leadership that recognizes the value of progress. Together, we can overcome the inefficiencies of outdated systems and ensure that everyone, regardless of socioeconomic background or circumstances, has access to secure, sustainable estate planning solutions.

As we reflect on 2024, I'm proud of the strides we've made toward driving eWill adoption and advancing legislation. None of this would have been possible without the tireless efforts of our employees, the support of our partners, and the trust of the families we serve. Your contributions are helping to shape an industry and create a more equitable and sustainable future.

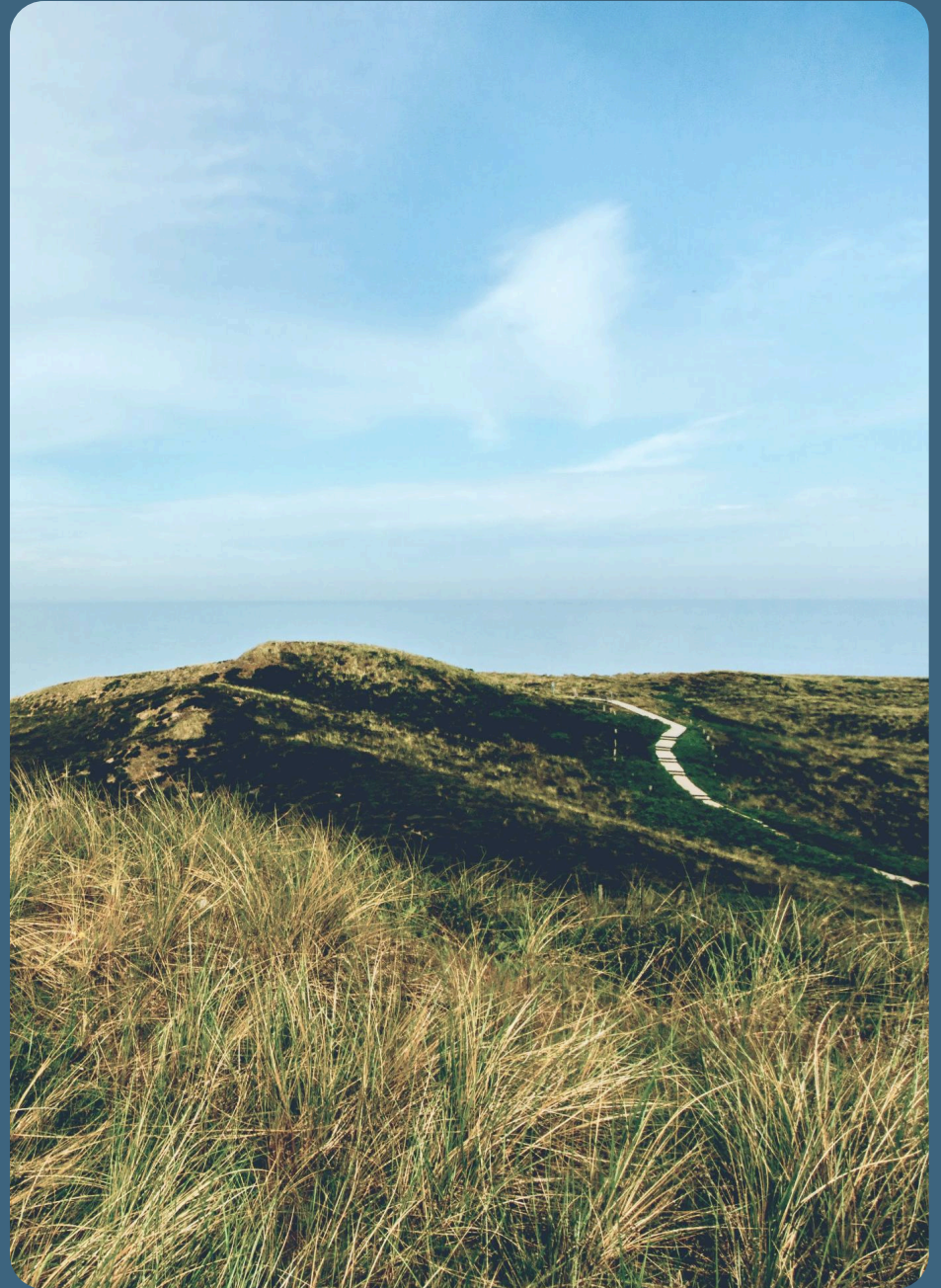
With that, I invite you to review the impact initiatives of 2024 and join us as we continue to build a world where every family can protect their legacy with confidence and ease.

—Cody Barbo, CEO, Trust & Will



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# Environmental Impact



# Why eWills are Environmentally Friendly

Estate planning has traditionally been a paper-intensive process, often requiring the printing and shipment of multiple hard-copy documents. By adopting eWills, we are paving the way for a more sustainable future.

- **Reduce paper usage:**  
By eliminating the need for printed documents, we're conserving vital resources and minimizing waste.
- **Lower shipping emissions:**  
eWills eliminate the environmental cost associated with shipping physical documents.
- **Reduce use of office supplies:**  
Ink, envelopes, and other supplies necessary for traditional estate planning processes are no longer needed with fully digital solutions.

# Environmental Action in 2024

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1

**Educated lawmakers and policy staff** about the sustainability benefits of eWills through events and campaigns.

2

**Built a coalition letter** in support for e-will legislation that included AARP, Proof, ESRA, MetLife, USAA, and Responsive Law, among others.

3

**Increased digital adoption rates** by expanding client-facing education on the environmental impacts of paper-based estate planning.

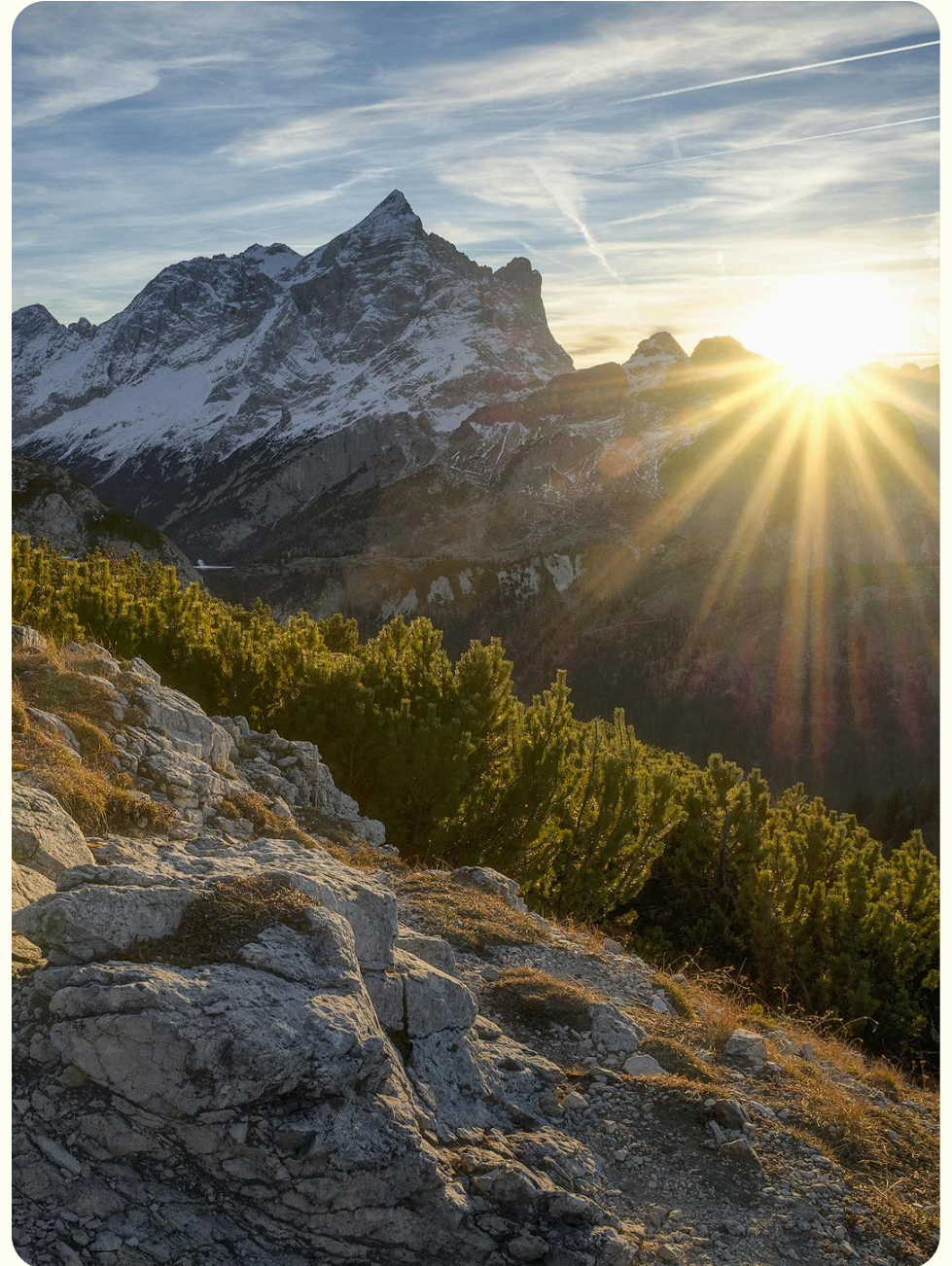
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**Conducted internal audits** to identify ways to further reduce our carbon footprint by optimizing workflows and increasing the use of cloud-based data storage.



# Future Goals

- **Digital-first vision:**  
Increase digital adoption across all estate planning services to further decrease resource consumption.
- **Impact metrics:**  
Track and report detailed data on environmental savings as eWill legislation progresses nationwide.





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# Social Impact



# Introduction: eWills as a Tool for Social Equity

Estate planning is often perceived as a complex and costly process, creating barriers for individuals in underserved or rural communities. eWills offer a more inclusive solution by:

- **Lowering costs:**  
Digital wills eliminate the expenses associated with printing, notarization, and attorney visits.
- **Increasing convenience:**  
eWills make estate planning accessible from anywhere, removing the need for in-person appointments.
- **Promoting completion:**  
Our internal survey revealed that individuals are more likely to complete their estate plan when digital options are available.

# Our Social Impact in 2024

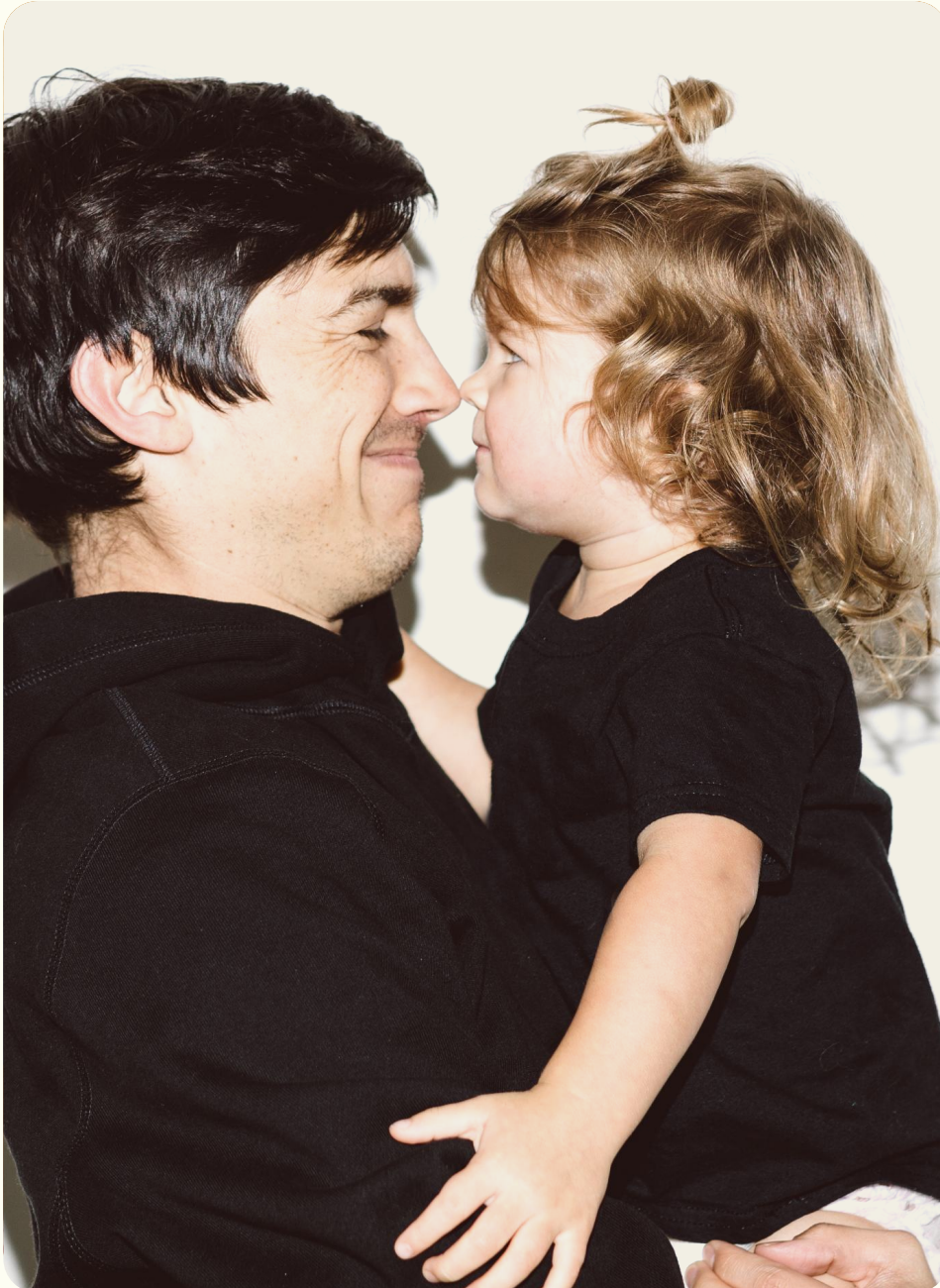
- **Legislative advocacy:**

Engaged in lobbying efforts to legalize eWills in underserved regions, such as Virginia and New York, where gaps in access disproportionately affect estate planning.

In Virginia, we mobilized a local lobbying team, convened a coalition of stakeholders (AARP, Proof, MetLife Legal Plans, and ESRA), and successfully negotiated with the Virginia State Bar Association.

Conducted in-person and online estate planning workshops for constituents in New York, led by Assembly members Latrice Walker and Chantelle Jackson, building community awareness and earning critical legislative support.





- **Community education:**  
Hosted educational events to inform constituents about the benefits of eWills, removing barriers and promoting access to estate planning for historically underserved populations.
- **Outreach to professional organizations:**  
Engaged with state bar associations in key states (e.g., New York, Virginia, California, Florida, and Texas) to address concerns and build consensus around digital estate planning.

# Future Goals

- **Expand partnerships:**  
Collaborate with additional social justice organizations to amplify awareness and accessibility of eWills.
- **Ongoing outreach:**  
Conduct educational events and webinars to further remove barriers to estate planning for underrepresented populations.





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# Governance Impact







# Trust & Will's Commitment to Legislative Progress

Driving systemic change requires collaboration, persistence, and leadership. Trust & Will's governance initiatives center on advancing fair and forward-thinking legislation to ensure that digital estate planning tools are legally recognized across the country.

# Our Policy Advocacy in 2024

- Led efforts to introduce and support comprehensive digital estate planning legislation in key states such as New York, Virginia, Colorado, and Oklahoma.
- Advanced Virginia's HB 210 to align with the Uniform Electronic Wills Act (UEWA), working closely with legislators and securing unanimous committee support (9-0).
- Secured passage of Uniform Electronic Estate Planning Documents Act (UEEPDA) legislation in Washington, Colorado, and Oklahoma.

# Our Thought Leadership in 2024

- Testified in multiple state judiciary committees to advocate for digital estate planning legislation, emphasizing the importance of electronic presence provisions.
- Published op-eds in local media outlets to build public support and awareness.







# Our Coalition Building in 2024

- Formed a national coalition of stakeholders, including ESRA, Proof, MetLife Legal Plans, and the Justice Tech Association, to build consensus and advocate for eWill adoption.
- Strengthened relationships with strategic key partners, such as AARP and USAA through advocacy and collaboration.

# 2024's Key Wins

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1

**Ran full-fledged advocacy campaigns** in Virginia and New York, gaining significant legislative traction.

2

**Supported partner efforts** in states such as Ohio, Michigan, Washington, New Jersey, Colorado, and Oklahoma.

3

**Successfully passed Uniform Electronic Estate Planning Documents Act (UEEDPA)** legislation in three states (Washington, Colorado, and Oklahoma.)

4

**Engaged with policymakers** in over 10 states to discuss the benefits of digital estate planning.



# Future Goals

- **2025 legislative priorities:**  
Launch targeted campaigns in New York and Missouri, while continuing to support initiatives in Ohio, Michigan, and North Dakota.
- **Governance roadmap:**  
Strengthen governance structures to ensure transparency, accountability, and alignment with our mission as eWill adoption expands nationwide.





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# Looking Ahead



# Reflecting on 2024

The year 2024 marked a transformative chapter for Trust & Will as we championed the adoption of eWills, positioning digital estate planning as a cornerstone of our ESG strategy. While we made significant progress, this work has also revealed critical challenges that must be addressed to sustain momentum.

Overcoming resistance to modernization, dispelling misconceptions about digital security, and raising awareness among policymakers remain key priorities as we strive to make estate planning accessible to all.

By confronting these barriers head-on, we aim to turn challenges into opportunities for greater impact in the years ahead:

- **Protectionist approaches:**  
Some stakeholders remain resistant to modernization due to concerns about preserving traditional practices.
- **Misconceptions:**  
Widespread misconceptions about fraud, security, and data privacy pose barriers to legislative progress.
- **Policymaker awareness:**  
With two-thirds of Americans lacking a will, educating policymakers about the importance of eWills as a solution is critical.

# Future Goals

As we look ahead to 2025, Trust & Will remains committed to driving meaningful progress across our ESG initiatives. By continuing to lead advocacy efforts for eWill legislation, we aim to expand digital estate planning access nationwide.

Alongside this, we will seek new opportunities to strengthen our environmental, social, and governance contributions while deepening partnerships and broadening outreach to foster collaboration and amplify our impact.

- **Advance eWill legislation:**  
Continue lobbying efforts and public education campaigns to increase state-level adoption of eWills.
- **Explore new opportunities:**  
Identify additional ways to enhance our environmental, social, and governance contributions as we evolve.
- **Broaden outreach:**  
Build new partnerships and expand stakeholder engagement to further amplify our impact.



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# Closing Remarks



# A Sneak Peak into 2025

2024 has been a transformative year, thanks to the dedication of our team and the support of our stakeholders and partners. As we look ahead, we remain steadfast in our commitment to driving innovation, advocating for equity, and operating with transparency and purpose. We are excited for what's to come as we continue our journey to modernize estate planning and make a lasting positive impact.

From our family to yours,  
**Cody Barbo**  
Founder & CEO