

Estate Planning Checklist

10 Steps to Get your Ducks in a Row!



1. Advance Directives

- Name a Healthcare Agent to make medical decisions in case you're incapacitated.
- Outline your medical wishes in a Living Will/ Directive to Physicians.
- Talk with your loved ones about your wishes.

3. Last Will & Testament

- Name an Executor and Contingent Executors to probate your will.
- Create an inventory of your personal property, and document who should receive specific items.
- Document how you want your assets distributed.

5. Beneficiary Designations

- Ensure your Beneficiary Designations such as 401(k), IRA accounts, life insurance policies are current.

7. Insurance & Accounts

- Organize your medical, dental, prescription, life, homeowners, renters, and car insurance policies.
- Make a list of your financial accounts & advisors including account numbers, passwords, etc.

9. Funeral & Burial Plans

- Share any pre-arrangements with the person you named as Executor of your Estate.
- Share your preferences for your funeral service with your faith leaders and loved ones.

2. Financial POA

- Name an Agent to make legal or financial decisions in case you're unavailable or incapacitated.
- Ensure your Financial Advisor and your Financial PoA communicate with one another.

4. Revocable Living Trust

- Name a Trustee and Contingent Trustees to manage your trust.
- Work with your Financial Advisor to ensure your property and assets are transferred into the Trust.

6. Identifying Documents

- Gather important documents such as your birth certificate, social security card, marriage certificate, divorce decree, military records.

8. Titles & Deeds

- Review the titles or deeds for your vehicles, home, boat, and other property.
- If you have a Living Trust, make sure all property has been retitled to the Trust.

10. Digital Assets

- Consider using a Password Manager to keep track of your accounts - but be sure to share the master password with your Executor.
- Don't forget email, social media, apps, & more.

What comes next? Now that you have your legal and financial ducks in a row, make sure you store this information in a safe and secure location, and share this information with your Executor, Trustee, Agents, or other loved ones. Your Executor will need to submit the signed original version of your Last Will to the Probate Court, so make it easily accessible. Review these documents & information regularly to ensure that everything stays up to date.

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Estate Planning A Basic Guide

Chao Zhang



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